THE SATURDAY EVENING POST

Volume 198, Number 26

DEC. 26, '25

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"High hat is right! Observe, look and gloat. The family just gave me a complete chest of COMMUNITY PLATE."

"Marvelous! Wire Bill you will marry him tomorrow."

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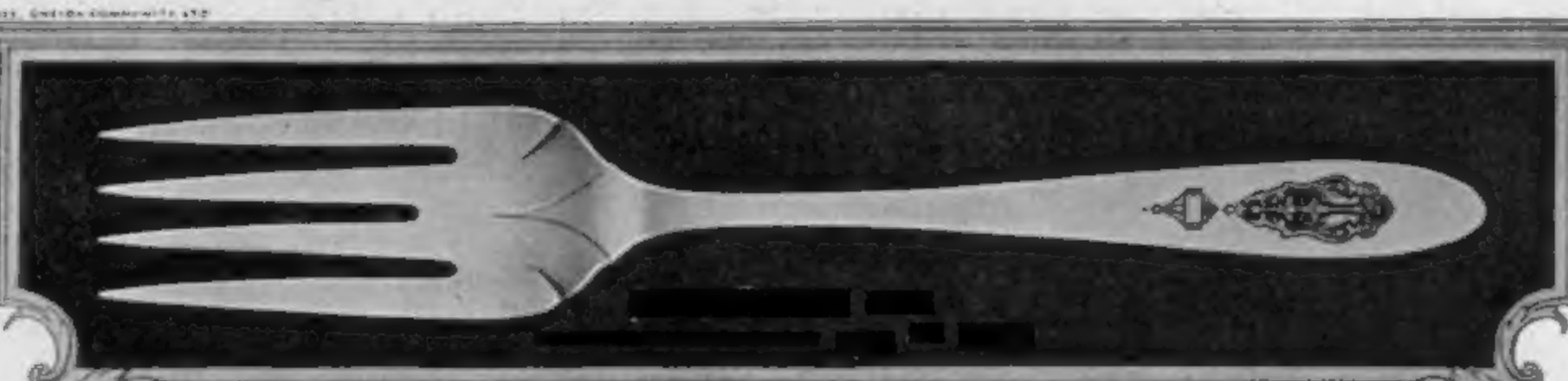

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MAN ALONE

By George Agnew Chamberlain

ILLUSTRATED BY F. R. GRUGER

The Child Seemed Anchored to His Shoulder as if He Had Put Down Suckers Like a Mollusk. Both of Them—Man and Boy—Were Unkempt, Filthy, Unappealing

THOMAS STRAYTON was a native-born Cornishman. Bringing his wife with him, he emigrated to the United States in 1848, started in as an ore miner in Northern New Jersey and did so well that the gold rush of the following years left him unmoved. When a child was born to the couple, he insisted that it be named Torquay in honor of the only holiday its parents had ever enjoyed. His wife fought against calling her son after a locality, not even a place mentioned in the Bible; but he cut her short, ruling her out without argument. Torquay was to be the name.

Three years later Thomas Strayton was blown from the rut of daily routine by a domestic explosion as sudden and effective as an unexpected blast in the mine. His wife went away to live with another man. She did not ask for a divorce, nor had words passed between herself and her husband foreshadowing her desertion. Taking a leaf out of Thomas' book, she had ruled him out without argument. One day she was looking after his home and their boy; the next she was gone.

The explosion shook something inside his powerful frame to pieces. He could easily have broken the other man's neck, and undoubtedly would have done so had he been more of a lover and less of an individualist. To him, each man was a tower and every man's business was to keep his tower standing. All he could think of was himself; that he was stunned, reeling, and that his only hope of avoiding a crash was to stagger along until he could get his innards to working again. Air was what he wanted more than anything else—a new air that he could breathe. In the face of that need, revenge shriveled into insignificance, becoming just one of the many things which could not help to set him upright again on his foundations. He took his savings from the bank in two one-thousand-dollar bills and started southward on foot, carrying his son.

There is only one person living who remembers when he first arrived in what was then known as West Jersey; Benn Furness, the ninety-year-old blacksmith of Lower Hopetown, is not the sole surviving eyewitness of that event, but he is the only one on whom it made a lasting impression. To hear him tell about it, however, is like listening to ghost stories or tales of the mythical Jersey monster. Instead of giving a clear-cut idea of Thomas Strayton in the prime of his manhood, Benn paints a picture of an apparition stalking through the countryside, frightening women and horses. Nor has Benn's mind ever been able to bring itself to accept a link between this phantom and the master of the Pine Tree Glassworks, even though it knows the link exists.

It could not be any other way, for seeing a man as he is, always makes it hard to remember him as he was, especially if he has climbed in the meantime from the foot of a ladder to its topmost rung. Even back in 1900, a good many years, much money and a lot of power had stepped between two legends—the legend of Old Man Strayton, founder of the Pine Tree Glassworks, and the legend of that other Strayton, seen now only mistily through Benn's faded eyes, looming on many a sky line with his three-year-old son perched like a steeple on his shoulder.

It is easy to realize why Strayton, the wanderer, lingered in the region around Hopetown, for it is a district richer in byways than any other equal portion of the globe. To this day no map has ever been drafted showing the amazing network of roads laid

like a spider's web on that portion of New Jersey which lies west of a plumb line dropped from Trenton to Cape May. For a man set on walking away from towns, thirsty for solitudes, and glad of the gritty hold of hard sand under his feet, it was an ideal locality.

The calendar sets one date for our birth, but memory chooses quite another. Thus it happened that life for Torquay Strayton, already three years and two months old, began as an endless pilgrimage on a hundred hidden roads. As long as he lived he was to recognize as if by instinct every dip, every rise, every long hot stretch and every sheltering barn within a radius of twenty miles of Hopetown. He was never to drive a buggy along any roadway, however grass-grown and obscure, without instantly connecting its vistas with the beginning of all things.

Most babies come up out of nothing into nurseries or kitchens or walled gardens, but for all these he substituted a web of lonely roads. No height was ever to seem greater to him or more perilous than his father's shoulder under sweeping boughs; no support, on the other hand, was ever to give him more confidence than his father's shaggy head and beard, both ready to hand in moments of danger. Hardship did not come to him in carefully graduated doses. Hours of sun, drenchings of rain, pangs of hunger and thirst were his baptism, poured all of a sudden as from a bucket.

To the day of his death he could not look from the Salem Pike across the Barrens, mile after mile of somber woods stretching away like a fallen black cloud to meet a low horizon, without feeling a strange puckering of the muscles of his stomach. Through those woods ran the treacherous and endless Buckhorn road, direct and tortuous as a corkscrew is direct and tortuous. His father had plunged into it with the sun low at his back and come out only at dawn, after the most desperately wearying and hungry night Torquay was ever to know.

Dozens of side roads had fooled them, promising a nearby dwelling and delivering only wilderness. But at gray morning they had broken out from the woods squarely in front of the brick house at Babylon. It was a huge building, three stories high, with solid white shutters and a slate roof. It was lonely even at that time, but not half so lonely as it is now, stranded by itself miles away from anywhere, and gone to rack and ruin.

A woman came to the side door at Thomas Strayton's knock. She was fully dressed, although the sun had not yet risen, and behind her was a table already set with steaming dishes. To all practical purposes, this was the first of all women to Torquay. Of course, he had seen and been petted by many others, including his mother, but none of them persisted as a live person. In his mind women began with the mistress of the great house at Babylon, perhaps because of the amazement in her eyes, perhaps because he could remember what was said.

No wonder she stared. What she saw was a great hairy man dressed in coarse tweeds which had the effect of adding to his bulk. Brambles had unraveled his clothes in spots and they were splashed above the tops of his boots with the black mud of the Barrens bogs. The back of his right hand and its wrist were bleeding from being held up to ward off branches from hitting the child, who seemed anchored to his shoulder as if he had put down suckers like a mollusk. Both of them—man and boy—were unkempt, filthy, unappealing.

Torquay was dressed in a tight-fitting jersey, blue flannel pants and a knitted woolen cap, thickly rolled at the bottom and rising to a sharp peak. His face was badly scratched and there was a drooping look about his eyes and the corners of his mouth which told of exhaustion and hunger.

He was looking unusually small that morning, but what surprised the woman most of all was that the man appeared unaware of the child on his shoulder. He did not raise a hand to hold him there; he stood and talked as if he were alone.

"Can I pay for food?" he asked.

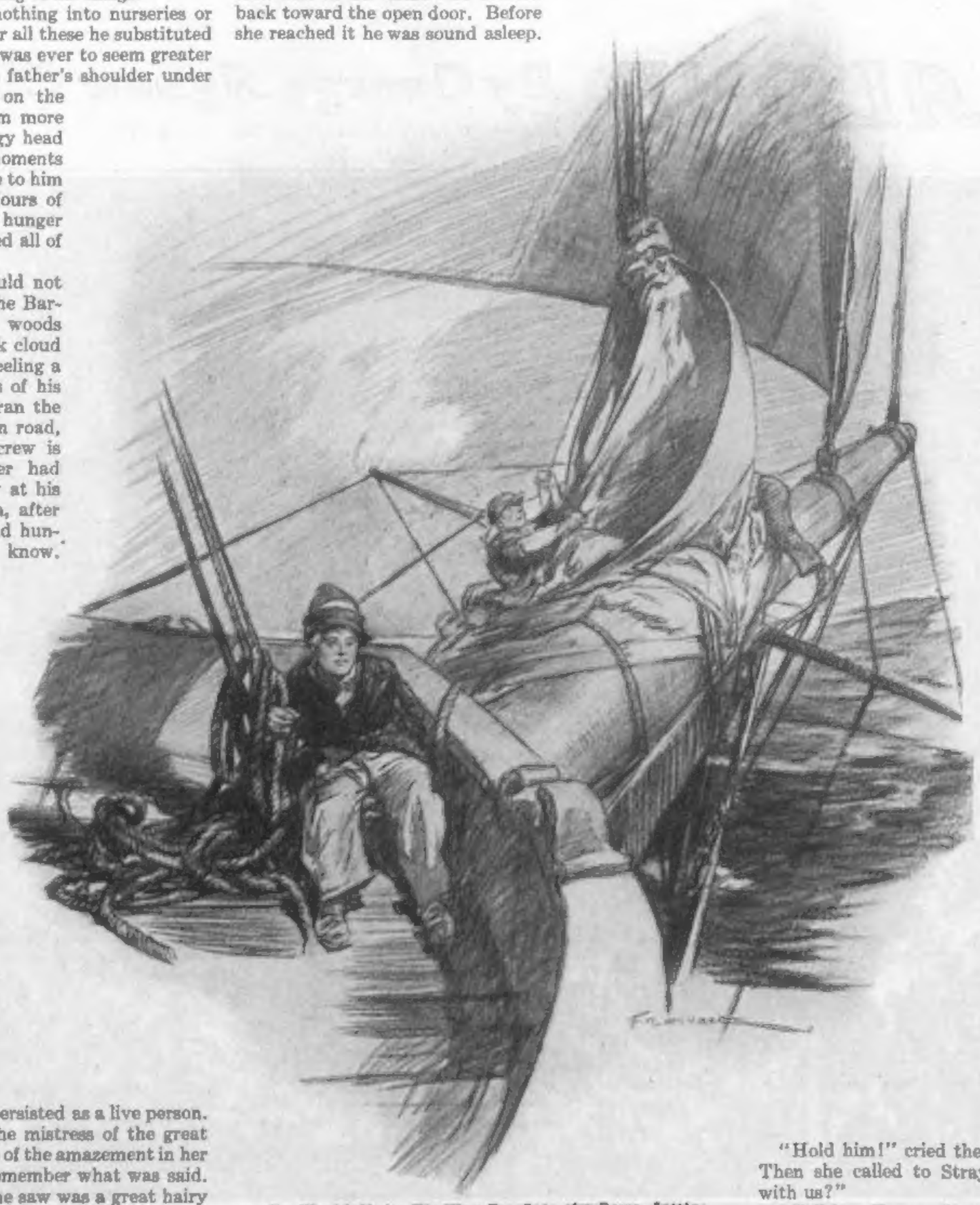
"Not here," the woman answered promptly, "but you can have all you want to eat without paying."

She flushed as if the first words to come from the man's mouth had made them enemies.

"I'll take no food unless I can pay," he muttered, and turned away so abruptly that only long practice saved Torquay from a fall.

"Starve then," cried the woman; "but you'll give me that child to feed before you go."

She sprang forward, seized the boy and snatched him from his perch, but not from a quick handhold in his father's hair and beard. She pulled; the child held fast. Strayton braced himself. Without deigning to lift his hands or so much as bending his head, though the pain made water trickle from the corners of his eyes, he took a step, dragging the woman with him. But pity for the man was far from her heart. She held on until quite suddenly Torquay relaxed his fingers. She gathered him in her arms and started back toward the open door. Before she reached it he was sound asleep.



He Would Make His Way Far Into the Bows, Settle Himself on a Heaped Coil of Rope and Stare at the Limitless Uneven Sea

Torquay's next recollection was of being fed hot milk from a spoon; then came real food in tantalizing morsels, and after that a wash in a great wooden bucket of warm water. The ignominy of this last proceeding was increased by the presence of several persons he had not yet seen. The farmer and his two helpers were men; that was all right. But there was another woman, and quite half a dozen children, one of them a girl smaller than himself. Fortunately, all these people seemed exclusively interested in his father, who stood as still as a tree outside the open door. Even so, Torquay was not content or passive. He spit on the dress of the woman who was scrubbing him. She pretended not to notice. She was listening to what her husband was saying to Strayton.

"Why don't you come in and eat? The roads'll wait."

There was a long pause.

"He said he wouldn't eat unless he could pay," explained the woman when she realized Strayton did not mean to answer; then her lips set in a straight line as she held Torquay's face away from her and went to work on his ears.

The farmer turned and gave her a troubled look.

"Perhaps it's a religion or a bet, mother, that makes him like that. Besides, we know he ain't right, walking the way he does without going anywhere."

"Do as you want," she answered.

"He sure ought to eat."

"Do as you want, I say."

"Come on in," said the farmer, turning toward the door. "A quarter will pay for all you can stow away."

"A quarter apiece," said Strayton as he entered, sat at the table and began to eat slowly, then voraciously.

The other woman served him, filling and refilling his cup with boiled coffee, placing dish after dish beside his plate and cutting great slices of bread from a homemade loaf. The farmer tried to make him talk, but he paid not the slightest attention to questions, direct or indirect. By the time he had finished his meal Torquay was dried and reluctantly dressed by the woman in his soiled clothes.

"They ought to be washed—boiled," she murmured.

"What's that you said, mother?"

"The boy's clothes—they ought to be boiled and scrubbed."

Strayton arose, plunged his hand into his trousers pocket and felt around for change; then he remembered. He had no money left except the two one-thousand-dollar bills. His weather-beaten cheeks turned a deep red.

"I haven't any change," he muttered.

"Now that's interesting," said the farmer, suspicion flashing across his face. "It was you made all the fuss about paying."

"All right," replied Strayton, laying one of his bank notes on the table. "Take it out of that." He started toward the door. "Come on, Torque."

The farmer stared with widening eyes at the thousand-dollar bill. He had never heard of such a thing before, much less seen one. Perhaps it was a hoax, but what if it were real?

He thought instantaneously of the two farm hands at his side, and of what other people might say or do when word got around that such a sum had been left in his charge. He snatched up the note, ran after Strayton and thrust it in his pocket. As he turned to come back he collided with Torquay, who had eluded outstretched hands and was rushing to join his father.

"Hold him!" cried the woman, appearing in the door. Then she called to Strayton, "Will you leave the boy with us?"

"Tell her, Torque," commanded Strayton.

Torquay turned in the farmer's grasp and stared straight at the woman standing in the doorway with curious children grouped around her, the smallest girl clinging to her skirts, and peering out.

"Go to hell," he called in a shrill voice.

The words had some magic power. The farmer let go of him at once. The faces of the woman and her children took on expressions of horror. As a group, they seemed to freeze. Only from the depths of the kitchen came two loud guffaws, the farm hands—men—laughing at what he had said. He turned and ran to his father. The next moment they were off along the Shiloh road.

From the distance behind them came the woman's voice—a small sound, but quite clear, as if carried on wings—"You're a bad man, an evil man. You have sold your child to the devil."

His father walked faster than usual, throwing out his hands from time to time in jerky gestures and muttering to himself. The sun rose blindingly in front of them. Torquay blinked and then gave it stare for stare. The more he looked, the less he saw. Presently black balloons began coming out of the sun or out of his eyes, he couldn't tell which. They would rise from nowhere, arch, and then fall across the sky. He shut his eyes tightly, but he still saw

the black balloons, springing up, falling, fading away without his being able to see where any of them went. He decided never to stare at the sun again.

His father continued to mutter. The sun grew hot; but as it rose it got out of the way. He opened his eyes and took stock of the world about him. On the right was a bit of snake fence, overhung by a tree laden with early apples. Attracted by their red cheeks, and still hungry, he pulled his father's hair, steering him to the side of the road. But he was not allowed to pick the fruit; instead, he was placed with his back to the tree on the top rail of the fence. Owing to a grass-filled gully which ran along beside it, he and his father, face to face, became of equal height.

In spite of the coveted apples, Torquay was fascinated. Up to that moment his father had been a familiar but indistinct blur, an ever-present background; now he was foreshortened, solidified. His face took on form and detail; it became as clearly defined as a map, something that could be remembered from day to day and from year to year. Torquay saw a high but corrugated forehead, bushy black eyebrows over blue eyes, closely set ears with hair wound around them, a nose like a hog-backed mountain; vivid red lips and a wiry curling beard which he remembered was rough to the touch. He saw all these things for the first time, and that clouds were passing over them, making them appear active. His father was angry.

"Never have nothing to do with a woman, Torque. Remember what I've teached you; take them as they come, pay as you go. One here, one there, and tell the lot to go to hell. Women? Look now! Watch!"

Torquay regarded him with solemn eyes, very much interested. He watched him scuff windfalls out of the grass with his foot, pick out the largest, rub them bright on his sleeve and set them in a row on the rail.

"These be women, see? And this is how you find out what they be like inside."

He took up an apple and broke it in half; it was black at the core. He picked out another and it crushed in his hands, a mere shell around a mass of rotten pulp. So with a third and a fourth. He caught up another. Placing it on the rail, he struck it a tremendous downward blow with his fist. The apple was shattered into glittering bits of white clear flesh, its juices making a dark stain on the dry gray wood. The other apples bounced into the air and rolled off.

"There!" he cried, the blood rushing to his face. "That was a good one, but it's too late. You never can tell till you've busted 'em, mashed 'em up into little pieces. You heard her, Torque, the woman back there. She called me a bad man, an evil man. She said I'd sold you to the devil. But never forget what I'm telling you. You don't have to mash a man to find out if he's rotten inside."

II

THEY traveled far that long morning. They passed through Hopetown and out along the Buckshutem road to a place where fifty men were taking out silica for the Damon Glassworks. Here was work closely allied to Strayton's traditions. It was the simplest form of all mining, and watching it made his lip curl in scorn; but it was mining. Loam had been stripped away to a depth of ten feet, exposing the banks of broken white sand. Smooth sand from the seashore or the desert, varnished hard by wind or water, would not melt; he knew enough for that. Glass sand, made up of tiny triangular crystals that melted at the sharp points first, had to be mined.

He stood for an hour watching the primitive operation, discovering flaws, clumsy waste and sheer laziness. His hands began to itch. He despised the job and the men who were handling it, but he could not tear himself away. Torquay grew drowsy; his head would bob forward and then come up with a violent jerk which almost sent him over backward. He was in agony, but he would not complain. He wished his father would start on and give him something to do to keep himself awake.

A man, the contractor, shouted up at Strayton from the bottom of the pit. He asked him if he would rather be a nurse than work. A moment later Torquay found himself seated on his father's coat, folded and laid on a flat stump at the edge of the excavation. Immediately he went to sleep, his hands folded in his lap, his shoulders hunched and his head fallen forward. When he awoke, the afternoon was almost gone. He sat erect, watching his father do the work of three men. When the time came to knock off, the contractor climbed up to the stump behind his father.

"Aren't you afraid, leaving him like that at the edge of the hole?"

"He won't fall."

"Why didn't you set him comfortable under a tree?"

"He don't like to be comfortable."

"Perhaps you're right, at that," said the contractor, staring at Torquay and answering some thought of his own. "Well, you've only been here half a day, but I won't deny you done two men's work. Here's a dollar."

Strayton took the money, but said nothing.

"Will you be back in the morning? I can give you a steady job at a dollar a day."

"Two dollars."

"I done wrong to treat you right. I ought to of handed you fifty cents, the regular price."

Strayton had put on his coat; he swung Torquay to his shoulder.

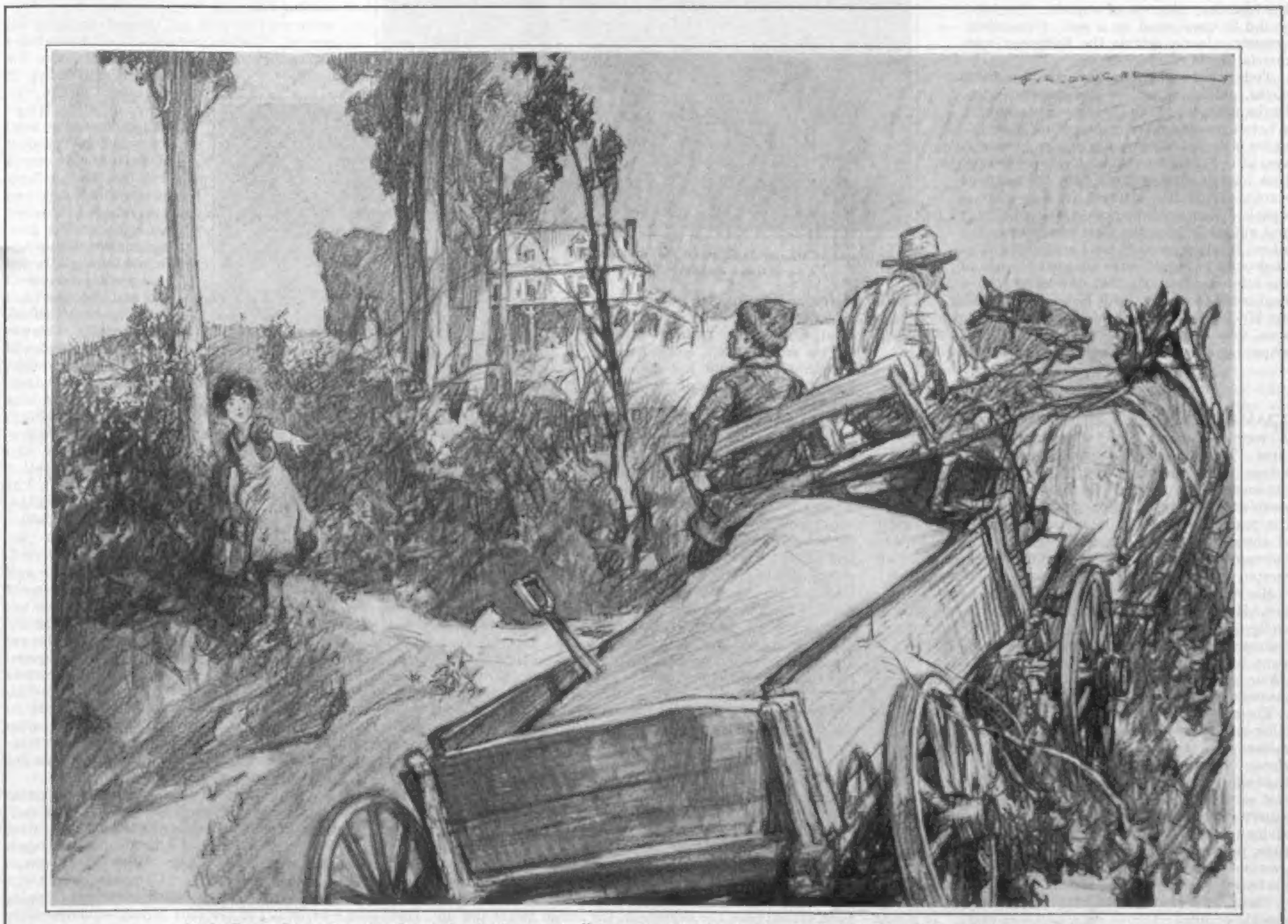
"Two dollars," he repeated, and started off.

"All right," called the contractor angrily. "Seven o'clock sharp."

In giving in on the matter of wages, the man thought he was doing himself a service; but within six months he was to sell out his contract with the Damon Glassworks to Thomas Strayton for a bonus of a thousand dollars. Within a year he was to discover that Thomas had bought an option on every known sand pit around Hopetown and on two or three others whose existence nobody else had guessed. Within five years he who had once employed what he took for a roving half-wit at two dollars a day was to apply for a job as foreman of a gang at work on the foundations of Thomas Strayton's Pine Tree Glassworks.

This rival of the Damon plant was born in such humble form that it aroused more ridicule than interest. Just as Thomas had wasted no money on borings to locate his

(Continued on Page 31)



As the Horses Drew Away, He Heard Her Calling Loudly, "Oh, Look! He's the One! He's the Little Boy That Said That to Mother!"

The Fall of the House of Stinnes

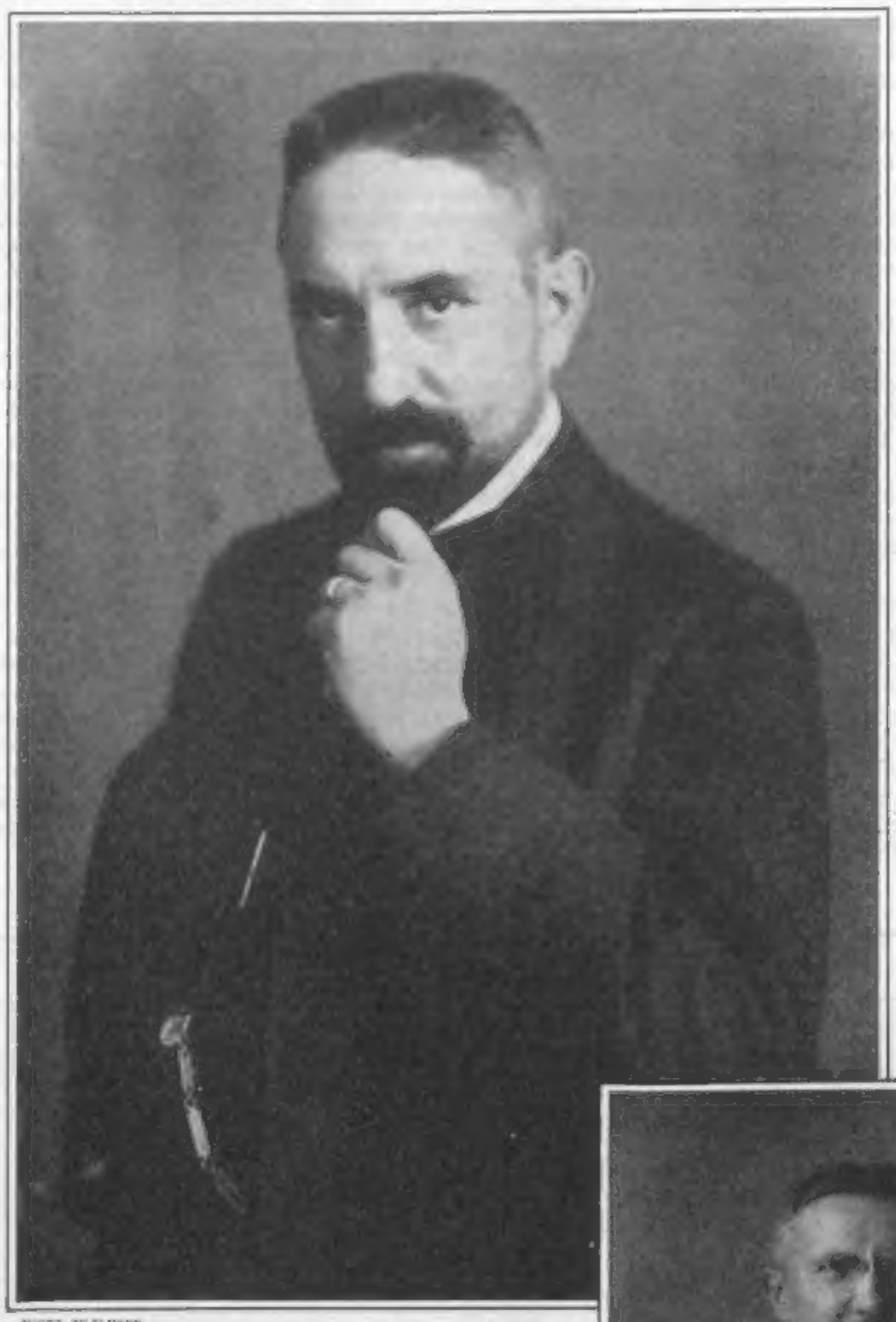
By Isaac F. Marcosson

THE rise of Hugo Stinnes was perhaps the most amazing business story of modern times. Beginning as a coal merchant in the Ruhr, he became a Bismarck of industry whose name was synonymous with huge consolidation. In 1921, when I had my first interview with him at Berlin, he was nearing the peak of his power. He sat on sixty boards of directors and was interested in exactly 1535 exploitations. More than 700,000 workers were employed in the enterprises that he controlled or touched in some way. The bulk of his fortune, estimated at $100,000,000, had been amassed within the space of three years. For him German national defeat had spelled personal and financial victory. He was the inflation king.

In 1922, on the occasion of my second talk with him, he had widened his field. Among other things, he had undertaken part of the reconstruction of devastated France—on a profitable basis, you may be sure—and a great government was his partner. His house flag flew throughout the seven seas. North and South America, Turkey, Russia, the Near East and the Orient had been geared to his expanding will. Nothing escaped a vision that was frankly imperial or got by an ambition as restless as it was ruthless. He had become, in short, a money-armored Juggernaut. Few disputed his way or his sway.

Even the great German banks, which for years had dominated Teutonic industry, deferred to him. He was more useful to them in those days of hectic finance than they to him. Just as Hindenburg emerged from the war with the legendary glamour of a modern Siegfried, so did Stinnes stand as a sort of twentieth-century colossus astride the European commercial world.

Today that vast empire of companies, fleets, docks, publishing houses, newspapers, mines, banks, mills, forests and hotels—never did such a heterogeneous mass of properties assemble under a single authority—is dismembered. A year after Stinnes' death at fifty-four, the craft that had so successfully ridden the troubled waters of inflation showed the first distress signals. Had the remarkable man who built and guided it from the start remained at the wheel, it might possibly have made port. Undoubtedly he would have adapted himself to the altered conditions that developed with a readjusted Germany. But he was gone, having paid with his life for the privilege of a fleeting overlordship. His sons, who embodied his hopes for the future and upon whom lay his dying injunction for unity, quarreled.



PHOTO, BY ELMER

A Hitherto Unpublished Photograph of the Late Hugo Stinnes

Three Fundamental Weaknesses

FAMILY dissension, incapacity and lack of judgment were only some of the factors contributory to the collapse. The late wizard's error lay in three fundamental things. One was that the Stinnes Privat Konzern, as his immense enterprise was called, had been hastily assembled while the inflation going was good. It was, in the main, a string of disconnected undertakings, most of them, therefore, not organically related. He bought incessantly, for he was the world's champion bargain hunter.

His one compelling idea was to acquire and to control. He died before he could assimilate or coördinate his undigested holdings. Happily for the general structure of German credit, what he purchased was good. His foresight has enabled the liquidators to pay the creditors dollar for dollar and averted bankruptcy that would have caused a full-fledged panic.

The second was that, unlike the elder John D. Rockefeller and Andrew Carnegie, who built up efficient organizations with trained and trusted associates, he went it alone. They could, and did, retire with the knowledge that the corporations they had launched would endure. Not so with Stinnes. His was the obsession that personal supervision and arbitrary individual rule constituted the divine prerogatives of the trust maker. He looked to the time, perhaps, when his boys would carry on, but death overtook him in his prime. Without his expert pilotage his business craft wabbled and went on the rocks.

Third, and equally important, was the fact that the chronic organizer throve on a battered mark. It meant that he got real assets for practically nothing. Deflation found him lacking the funds with which to exploit and to expand. This situation became more acute for the inheritors of his power. In other words, the business, with its endless ramifications, which became complications, could not stand up against the inexorable decree written in a stabilized money. Just as prosperity is the uncompromising antidote for radicalism, so is fiscal normalcy the foe of manipulation.

Finally, the Napoleons always get theirs, whether in actual war or bloodless battles of peace. It is part of the larger irony of the debacle that the banks, which the mighty Hugo used and outwitted in his life, came to the rescue of his affairs once they were plunged into confusion. It was through them that the frenzied morning after was made into an orderly day of gradual liquidation—the biggest personal wind-up perhaps that contemporary business has known—and which will probably net a salvage of less than $1,000,000 for the family. To this comparative trifle had shrunk the great industrial project, which was the wonder and the amazement of its time, and likewise the symbol and instrument of an almost unparalleled commercial daring.

The story of the fall of the house of Stinnes is full mate in dramatic detail to the romance of its sensational and spectacular rise. What follows was gained at first hand from the principal actors in the events that followed so fast, once the tremendous disintegration began. The world believes that the causes I have outlined were responsible, and in the main they were. But behind them was another reason which will be set forth in this article for the first time. It supplies the keynote of the smash and it ties up the tragedy with the final moments of the man whose last thought was for the perpetuation of his business.

Clearly to understand the Stinnes break-up, it is first necessary to get a close-up of the man and his methods. Hugo Stinnes was one of the most remarkable individuals I have ever met, and this means that he held his own in personality and achievement with practically all the outstanding figures of the past decade and a half. He had courage, vision and initiative. His kindling dream was to dominate a super interlocking production.

Heir of an old Ruhr family which for nearly a century had maintained a powerful position in the mining and transport of coal on the Rhine—his grandfather, Matthias Stinnes, introduced the first steamboat on those historic waters—he was a person of considerable commercial and financial substance when the World War began. Hence his subsequent expansion, which increased his wealth a hundredfold, could not exactly be regarded as a mushroom growth.

Up to 1914 his fortune had been derived from coal. He was regarded as the ablest coal expert in Europe, and was the only man who literally carried coals to Newcastle, for he sold the black diamond in England. Had he stuck to coal, there would be no occasion to chronicle this tale of rise and fall.

From Coal Back to Coal

THE oldest company connected with the name of Stinnes was the Hugo Stinnes Gesellschaft of Mülheim, the ancestral home, which operated the Stinnes coal mines and the Rhine fleet. It was the corner stone of the whole Stinnes edifice, because it became a sort of holding company for the endless chain of enterprises that grouped themselves under his control. Curiously enough, it will become the last refuge of the family interests once the liquidation is ended. It is a case of coal to coal.

Dr. H. Schacht, President of the German Reichsbank, Who Supervised the Stinnes Liquidation

From coal Hugo Stinnes turned to iron, the other key product of the Ruhr. Hence you find the German Luxembourg Mining and Smelting Company emerging as the first-born of the Stinnes corporate family. Having become a producer of coal and iron, he wished to transport and sell his own products. This was the germ of his idea of vertical concentration, which was to group in the hands of one man all the undertakings which combine to produce, transform, distribute and sell a product. With the Siemens-Rhein-Elbe-Schuckert Union, which represented the consummation of his vertical trust idea, he succeeded. He brought about consolidation not so much by financial operation or actual stock control, as through a wizardry of personal negotiation, which was his peculiar heritage. Here as elsewhere throughout the continuous transactions which marked his crowded life—it later proved to be the Achilles' heel in his scheme of things—he lacked adequate financing, or rather financing of the stable sort. Like the late E. H. Harriman, he performed miracles with credit, which was not denied him until the stabilization of German currency.

There is no need of going into an elaborate explanation of the vast Stinnes structure, save to say that it was composed of two major sections. One was the Stinnes Privat Konzern, which was his personal achievement and represented his ideal of one-man power. Hot on the German Luxembourg Mining and Smelting Company came a succession of undertakings that included trade and shipping companies—he built 250,000 tons himself—public-utility enterprises, oil and lignite companies, mines, motor, chemical and cellulose factories, banks, insurance companies,

motion-picture studios, publishing houses, newspapers and hotels. They ranged from Scandinavia to Central Europe. He linked Hamburg with Buenos Aires and Shanghai.

In this medley of disconnected interests lay one reason for disintegration, once the genius that manipulated its control passed from the scene. Stinnes and his concerns were like a Hapsburg and the Austro-Hungarian monarchy. Just as the Emperor Franz Josef ruled an association of states differing in race, tradition, temperament, and even in language, all joined by an imperial bond, so did Stinnes dominate a conglomeration of properties that had little relation with one another. Once the crack came there was confusion everywhere.

It follows that in the Privat Konzern you uncover the main causes for the crisis which overthrew the whole Stinnes edifice. Its component parts had been acquired during years of inflation by purchases dictated chiefly by commercial instinct and not by economic necessity. Whatever the personal resources of Hugo Stinnes, they could not have been sufficient to finance such a varied and prodigious expansion. No appeal was or could be made to the public. Here is where the beneficent side of one-man control came in, because the average person was never an accessory to or a victim of its ambition. The shares of all the companies were in the coffers of the Konzern.

Dr. Edmund Hugo Stinnes, Elder Son of Hugo Stinnes, in the Uniform of a German Aviation Officer. His Defection From the Business Started the Smash-Up

There remained the profits and more especially the credit, which during inflation always worked in favor of the debtor. As a result of this policy, the working capital, instead of increasing in proportion to development, became constantly smaller. Stinnes had a habit of acquiring control of a corporation, installing himself as master and then withdrawing most of his funds in it to be employed elsewhere in a similar way. It was nothing more or less than the good old-fashioned pyramid suspended from a money trust. With the stabilization of the mark, credit necessarily contracted and the fiscal fragility of the enterprise was revealed.

No Partners

ON MORE solid ground rested the great Siemens-Rhein-Elbe-Schuckert Union, which expressed the last word in the Stinnes idea of a super trust. It represented the other phase of his operations, because here he did not control with stock ownership, but dominated through that almost uncanny personal influence to which I have already referred. He was able to bring about the creation of this industrial mastodon—the total capital is nearly $100,000,000—first by merging his German Luxembourg Mining and Smelting Company with the Gelsenkircher Mining Company into the Rhein-Elbe Union, and then welding this with Siemens & Halske and Siemens & Schuckert, two of the largest German electrical concerns. When the crisis came, the German Luxembourg unit, which was all that Stinnes actually controlled in the whole vast organization, was sold and the rest of the consolidation went its way. It showed the value of having organically related enterprises in a monster trust conception. Had Stinnes observed this rule in his Privat Konzern it would hardly have fallen.

To round out the picture of the Stinnes structure before the crash, the methods of the man behind the gigantic framework must be disclosed. I have already intimated that individualism was his fetish and the dynastic idea a ruling passion. That is why he pinned his future to his sons. He once said, "I will have no partners. They need constant watching." In consequence he had no confidants save his wife and boys. The latter were too young to count when he was at the height of his empire making.

The one-man nature of his enterprise constituted both its strength and its weakness. Its power lay in the compelling personality and genius for control that swayed men and affairs. Stinnes aroused something of the awe not unmixed with fear that the late J. Pierpont Morgan laid upon people.

The weakness of his institution grew out of the inevitable fallibility of the human being. Until he stood on the brink, he never reckoned with death. Possibly he regarded that grim intrusion as something he could sweep aside as he did individuals and opposition. Once he ceased to exist, there were no seasoned associates to take up the heavy burdens that he laid down. Just how his sons fulfilled their obligations you shall presently see.

It was in his financing that the particular genius of Stinnes shone. He capitalized inflation to the very last degree. I recall that when I once asked him if he were responsible for the German inflation he replied, "No, but I find it useful." When I spoke to Hugo Stinnes, Jr., last summer about his father's use of depreciated currency, his answer was: "My father realized that the mark was useless when other Germans believed it had value."

PHOTO. BY DUNKELDOF, HAMBURG

Hugo Stinnes, Jr., One of the Principal Figures in the Collapse

Stinnes owed his rise to the fact that he acquired real values with worthless money and by employing his vast credit resources to the limit. He was always miles ahead of the other fellow. His formula can be expressed in a few words: When he wanted to buy he used the depreciated mark, which means that his obligations almost liquidated themselves automatically in a constantly falling exchange. He got something for nothing. On the other hand, when he wanted to conserve money he converted his marks into pounds and dollars. Moreover, he always borrowed in marks. Here is the system in a nutshell.

Thus he created a money trust all his own, and it was potent for his peculiar ends so long as German money was on the toboggan. Once it halted and hardened, the carnival of acquisition was over. The net result was that although he secured endless participations in the form of shares which had cost a song, none of the enterprises—and most of them were sound—was properly financed. You can see the devastation that was wrought once inflation came to an end.

The Key to the Smash

SO MUCH for the prelude, which brings us to the direct cause of the collapse. Hugo Stinnes died on April 10, 1924. Like the founder of the Rothschilds, he called his family to his bedside and gave them some sound advice. Among other things he said:

"Never burden yourself with debts. If you find yourself pressed for ready money, sell. If the emergency continues, keep on selling. Dispose of the control of the Berlin Handelbank first.

"You cannot succeed if you are not united. Quarrels and dissensions are always costly. Your inheritance can only endure if you are united. If any difference arises, let your mother be the sole judge and final arbiter."

Had this injunction been heeded, the great edifice that he reared might not have collapsed. The exact reverse happened, and in it lay the undoing of the Stinnes fortunes.

Stinnes did more on his deathbed than leave a benediction for unity and caution. He caused to be executed a document which supplied the real key to the smash. So far as I have been able to discover, its existence has hitherto escaped the biographers of the liquidation. In this instrument, which was duly and legally attested, but which was never filed for probate, Stinnes, who left all his fortune to his wife, stipulated that upon her death all the interests constituting the Privat Konzern should be merged with the Hugo Stinnes Company for Shipping and Overseas Trading of Hamburg. He specified further that control of it be vested in a single share, which was to be owned and therefore voted by his second son, Hugo Stinnes, Jr. It gave him complete authority.

This revelation will not come as a surprise to those

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PHOTO. BY HEINR. LICHTE & CO., BERLIN

The Esplanade Hotel in Berlin, Where Stinnes Made His Headquarters

THE FOG

By RICHARD WASHBURN CHILD

ILLUSTRATED BY J. CLINTON SHEPHERD

SHE shivered in the fog. She said to Hal, "This mist—this haunting mist!" The rattle-tin car had been plowing through the sand tracks between the wet dripping marsh grasses. It was on its way from the little red box of a railroad station to the isolated brick house built some twenty years ago on the cliffs by Rear Admiral Beale Orison, retired. A silent native of Sandenbury sat on the front seat holding the steering gear in a determined way. He was angular. His nose was angular and the fog wet it. Like the marsh grasses and the car top and everything, the driver dripped with the fog. His coat was covered with brilliants of wetness.

He now said his first word.

"Sandenbury is the fog town of the world. Winter fog. Summer fog. Fog all the time—morning, noon and night. The admiral—he don't mind it much. He's blind."

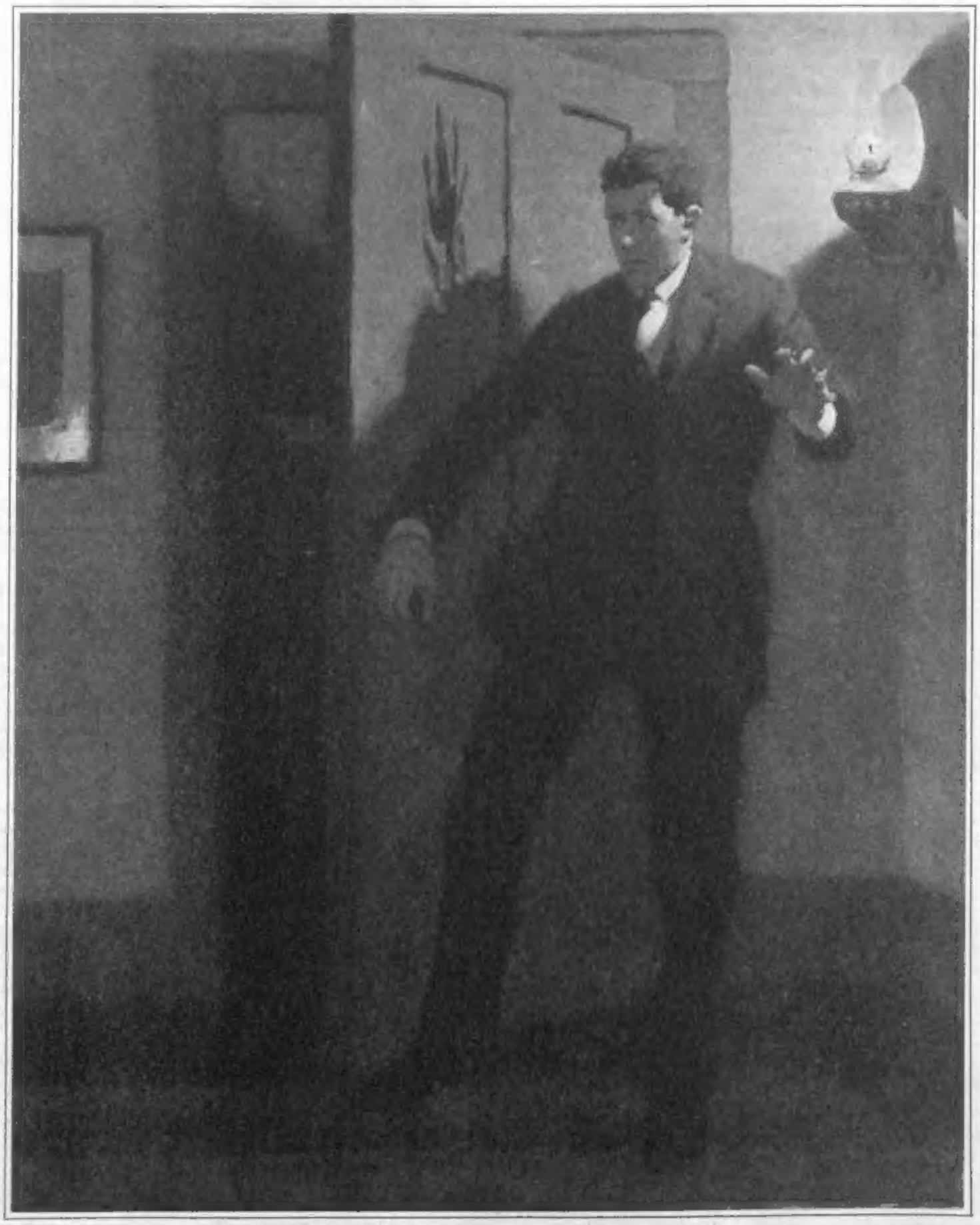
"I know he is," said Anne Dunstan. "He's my great-uncle." She wiped the cold wet mist from her face with the irritable gesture of one who has walked into a spider web.

"That so?" exclaimed the other. "A great man in his day, Miss Orison."

"I'm not Miss. I'm Mrs. Dunstan. I've just been married two days. This is our honeymoon—or a part of it."

"We're going to take a look at the older generation," said Hal Dunstan, putting his hand over hers. "My wife's going to show me her great-uncle. It's quiet here at Sandenbury. That's it."

"I'll say so! You won't get much jazz or kick out of it," replied the native dryly. He was pleased to show them he too was a modern, although he was, it now appears, no prophet. Then he clucked to his car as it lurched through the sand ruts. He had forgotten that it was not the old Nellie horse!



Anne Screamed—a Little Stifled Scream From the Back of Her Slender Throat. Her Husband Stood Aghast as the Splinters of Wood Fell at His Feet

Fog was everywhere—swaying, opalescent ahead of them in the radiance from the headlights, opalescent above them because the moon was somewhere there and saturated the mist with luminous white. The mysterious noncommittal fog, with passive, sinister nonresistance, opened up and swallowed them, closed about them, enveloped everything. They could hear the swash of the salt sea on rocks where the aromatic seaweed swayed. The fog was salty. The sound of a bell buoy out in some narrows was salty. They were close to the sea. But their vision could not penetrate the fog. The fog was everywhere. Everything dripped with it—the wet impenetrable fog.

Anne leaned toward her young husband and he put his arm about her and drew her lean softness close to him.

"I hate this," she whispered.

"Well, you wrote the old boy—I didn't," Hal said, patting her cold wet cheek. "We might have been at a big hotel with the orchestra and a nightcap, if you hadn't collared this pilgrimage idea."

"I was thinking of Lindsay's threat if I married you," she replied. "I like you alive—and I detest crazy men. Besides, I've always heard of Uncle Beale, and he asked us to come."

"Well, we're safe here."

The native, conscious of the whispering, piped up, "This is no booleevard, I'm saying. If it had of been daytime you could have been rowed down from the station in a boat."

The fog, like the tin-rattle car, swayed over toward the left. It was drifting. But it would never drift away. It would sway back toward the right—the wet eternal fog. It was something like the misty clouds of insanity.

Anne did not feel Hal's irritation. She found something peaceful in this isolated hermit's house above the sea. There was a restfulness she had seldom known. She had crowded into her twenty years all that the hunger for excitement of her age and era had rushed toward her. There was a pleasant mystery behind the peaceful closed eyelids of the contented old retired naval officer; there was a suggestion of a new chamber of life into which she had never entered before.

In a strange indefinable manner, the short, spare, white-haired, straight-nosed old man had taken her into his heart. She could feel that. And there was an eternity about the old man's disimpassioned love which even Hal's ardent affection could not parallel. Hal's was the intoxicating, almost stifling love of the present; but her great-uncle's affection for her, his solicitude, his calm, was like something authoritatively deathless. Hal's love was the love of this world; somehow the old gentle rear admiral with his clean-shaven, firm chin had made her feel that his love would surmount all the measurements of this world and would live forever. And yet Rear Admiral Orison had never spoken of love and Hal spoke of it all the time.

Within the little house there was a quaint cheerful atmosphere of yesterdays. There was the fireplace in the living room where driftwood, picked up along the beach by the two flat-faced, silent-footed Filipino servants, burned all day. Japanese prints hung in the narrow hallway. A carved Chinese red-lacquered box was on the little teakwood table beside Anne's bed, and told in its figures a story of romance, conflict and final peace. Weapons from South Sea islands hung on the wall of the small living room above the shelves of a selected residue of books and records, journals and ship logs preserved by the owner but never to be read again. A cutlass used in a war almost forgotten hung in the corner. A worn leather chair was drawn up close to the hearth; it bore the impress of the ease of countless evenings of a meditative reflective soul whose life had been lived. Cloisonné vases from Japanese seaport towns, strange Persian hand paintings of hunting triumphs, hammered silver of desert tribes, decorated the house.

The naval officer's wife, who died in the 80's when he was out in the Indian Ocean, smiled faintly down from an oval black and gilt frame. She had sloping shoulders like Fanny Kemble's.

Anne, with her peculiar modern frankness, had told her great-uncle of Lindsay Fell. She admitted that she had had quite an affair with this other ex-naval officer.

"It was the Sicilian atmosphere," she had said. "Have you ever seen the moon on the beach at Cefalu?"

He had nodded, as if strolls on that beach with alluring women had been incidents of his life which needed no particular attention.

"I let him kiss me," she said, and the rather bitter hardness of her young mouth was unseen by the blind man.

Her uncle, from the green leather chair, rose forward slightly and his eyelids, which he always kept closed over the cataracts beneath, opened for a moment, as if the idea shocked him. The cataracts were white and misty like the eternal fog of Sandenbury. Anne shuddered.

"But I told him that I could not marry him. I thought a kiss or two would satisfy him. He's twice my age. Of course if I had known that he was anything more than a port engineer; if I had known that he was always being examined and analyzed by psychiatrists; if I had known he was queer and would follow me around the world, I would have run like a deer. It's awful to have anybody say that a kiss puts a seal on eternity, isn't it, Uncle Beale?"

The old man was scowling. His lean, almost womanish hands were closed over the leather arms of the chair. She could not tell whether he was displeased with her or trying to squeeze something out of his memory. He surprised her by saying suddenly, "Your voice is quite calm, dear, but you are afraid."

"Why not?" she said vehemently. "Hal is the dearest thing in the world to me. It is not pleasant to have a nutty creature turn up the day before one's wedding and say in a low calm voice that I belong to him and that sooner or later he will follow me to the ends of the earth

and kill any man I marry. Of course I wanted to see you, Uncle Beale, but one reason I came to Sandenbury, I must confess, was to feel safe."

She thought a moment and pushed the front log of the fire with her toe. She, too, scowled. "How did you know that I was frightened?"

The old man smiled. "Have you good ears?" he asked.

"Why, yes, extraordinary, the girls say."

"Perhaps you did not know that good ears are an inheritance of the Beale family. I've always had them. It was my ears that prevented the torpedoing of our ship in Arden Bay. But then when one goes blind the ears take on the task. I knew you were frightened by the movement of your fingers."

Anne gasped.

"Lindsay Fell. Lindsay Fell," said the rear admiral reflectively. He pressed the electric button on the inlaid Turkish taboret beside his chair. Then he exclaimed, "Oh, I had forgotten that I told Manuel and José that while you were here they could go out evenings. Perhaps you can help me. There are three books bound in brown leather—up there. Get down the third, Anne. Look for the date 1902. That's my journal. I think I remember that one Lindsay Fell served under me."

She turned the page, reading, searching. The fog hanging like drapery on the windows wet the panes and, condensing, dripped as if it wished to make itself not only visible but audible. The sound of the sea slapping the beach with small breakers which receded with a rhythmic rush of little pebbles came from behind the fog.

"Hello," said the rear admiral, his face lighting up suddenly. "There's the Barbadoes Bess bound south. She's a tramp. I haven't heard her for two months. She's feeling her way until she gets out of the channel."

"You heard her!" Anne looked up from the naval diary.

"I heard her horn. Listen."

"I hear nothing."

"Listen!"

"I hear nothing."

"She's quite far out," said the old man, and sighed

Anne searched on.

"Here is August 6, 1902," she said. "Why, Uncle Beale! There was a court. Lindsay Fell! He had been talking wildly about you—a midshipman! A drunken middie!"

"Discipline is discipline," remarked Orison. "But I never would have remembered, if you had not said Fell was a psychopathic case. It came back to me—I thought he was not normal then—twenty-odd years ago. I believe your Hal is not the first. I believe he threatened to kill me too."

"He is terrible."

The old man waved one of his delicate hands.

"Well," said he, "if the world is not small, surely the Navy is. She's flown."

"What has flown!"

"That sea bird. They are migrating. I heard her light on the kitchen roof. She's off again. A bit of breath and then on her way. Here comes your Hal. He's a restless youngster."

The front door opened slowly.

A voice said, "Great Scott! Doesn't this fog ever go away? It's full of ghosts of the past and shadows and menaces ——"

"Oh, no," said the old man. "It is the guardian of safety. It hides. It covers up. It makes all soft to the eyes—all soft and tender to the ears. When I was at sea I used to hate the fog. It was an imp and an enemy. But now I feel it pat my face. It's a loyal friend."

"I get up in the morning," replied the young husband, "and wring it out of my shirt. Everything is sticky. Look at my hair now!"

He moved his palm backward over the blond glistening of his head; he sat down, took Anne's warm hand and pressed it to his cold cheek.

The old man smiled. He knew.

The assertive clock in the hall struck nine. Admiral Orison sat up.

"My bed hour," said he. "I will leave you two youngsters to your own devices. You know my doctor says there is only one thing about me worse than my eyes. That is my heart."

He felt his way to a cupboard, and from an old cut-glass decanter he poured two small brown drinks. One he handed to Hal Dunstan.

"Glad to see you aboard."

They drank.

"Good night."

"Good night."

"Poor old devil," said Hal in a low tone. "My foot! What an end!"

Anne looked up in surprise.

"What do you mean—end?" she asked.

"Why, stuffed away here in this God-forsaken hole to die all alone. Fine old fellow and all of that. Oh, come on, Anne, let's snap out of this. Let's go tomorrow. The fog has got me. These damnable ghosts! Let's go back where we don't have to see a whirling crust on our dinner table. If I could afford it I'd take you to Paris. Let's go back and get our apartment ready. I'm not satisfied here. I'm no Victorian."

She reddened, and for the first time she looked upon her husband with blazing eyes.

"Can't you see—you fool? He's finer than we are. We think we've had experience. Why, we're pygmies. We're the varnish! We think we're free. Why, it's Uncle Beale who is free. We think we're wise. We're only children. He's seen it all!"

"Why, Anne!"

She took him into her arms as he knelt beside her.

"Dear Hal," she said. "I'm sorry. Only it's true. I just don't know ——"

"Don't know what?"

"Don't know whether the world has made any progress after all. Look here—read this diary book in that handwriting! It's like engraving. Read the ideas. He had 'em. No dumb-bell ever wrote like that. I can see him—when there were storms—howling storms at sea, sitting in his cabin writing at night and thinking."

"Probably thinking of her," said Hal, pointing at the oval frame.

The night wind rattled the shutters. Dunstan rose on his lean sinewy legs, with which he danced so well, and looked out.

"The wind," said he. "But the fog's still there the white, opal fog. It's all so blind—so silent!"

A board in the hallway creaked. The admiral was coming back. They were astonished to see him in the doorway, feeling his way along the wooden panels.

"I thought perhaps I was a bad host," he explained. "I thought perhaps you would like to be alone. But perhaps not. You see, we seafaring men have a sixth sense.

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He Surprised Her by Saying Suddenly, "Your Voice is Quite Calm, Dear, But You are Afraid"

PLUPY EXTENDS A SAVING HAND TO A FRIEND

By Henry A. Shute

ILLUSTRATED BY LESLIE TURNER

Then Lukes Mother Begun to Cry and Sed God Wood Bless Me and She Kissed Me

WENSDAY, Oct. 15, 186— we had a white frost last nite and the leeves come down in showers all but the apple tree leeves whitch hang on like burs and beggars lise to a fellars britches when he goes throug the weeds. we have a lot of apple trees here on Lincoln street and a auful big yard whitch reeches from Lincoln street to the next street. we have a big stable and a bully stal for Nellie and a row of pine trees that we can get a lot of spruce gumm off of them to put in fellers seets in school but somehow i felt sort of homesick for Beany and Pewt and Ed Tole and i wondered if i wood ever plug green apples on a stick again at the fellers wirking in old man Head and Gewells carriage shop and see them sware and chase us. o dear.

Thursday, Oct. 16, 186— the fellers whitch live next to me are Buck and Bucky Atwood. they came here from Lowell or Linn or somewhere. they are auful good scholers and never miss in their lesons but neither of them can fite. so what is the good. it seemed good to go to school again and see Pewt and Beany. they acted sort of quear.

Friday, Oct. 17, 186— today Puz and Bug Chadwick came over to see me after school. they et 5 hard baldwin apples apeace and 2 big piccles and drunk 2 glasses of milk. nothing ever hirts them. they see i was fealing kind of bad and they had a bully fite to cheer me up. it did. after supper i rode Nellie down to Beanys but his mother called him into the house. then i went up to Pewts but his father woodent let him go out of the yard while i was round. i had seen Ed Tole going by on a hack and so i gnew he woodent be at home. but i rode down to his fathers hotel to see if i cood see Lizzie. i coodent. when i got home father sent me to bed for being out so late without permission.

Saturday, Oct. 18, 186— saw Pewt and Beany and Ed in school. they hollered Lincoln street yah yah yah at me, and Pewt sed it must be great to be hi toned. i wish we had never moved away. this has been a hel of a week.

October 19, 186— Sunday and rany. but we went to chirch. we are going to the Unitarial chirch now. Father sed that a minister whitch wood keep my 3.60 cents for the missionary sosiety and not give me the prise becaus i won the money betting on a rooster fite aint the kind of preecher for him to lissen to. Beany is still blowing the organ but he dident look out and make up a face. i gess he is a better boy sence i have went away. if it keeps up i shall lose my interest in Beany. this afternoon me and father took a walk. generally he drives Nellie. he went to Front street and down Pine and i wished he wood go to Court street and sure enuf he did. it had stoped raning and he sed how wood you like to go down by the old house. i sed bully, so we went down and when we got to Pewts fathers house he sed i gess i will go in and see Brad a minit. Brad is Pewts father you know.

so we went into the paint shop and Beanys father and Pewts father and old Charles Fifield were setting round the stove.

well they all hollered when they saw us and gumped up and slaped father on the back and shook hands and were as glad as time to see him. so he set down and pulled out his pipe and they begun to smoak and to tell stories. so i went out and hunted up Pewt and then we hollered for Beany and he come over lifely and we had a good time plugging sling shots at the wooden horse on the top of old man Hobbs barn. he was at meeting and we gnocked off one leg, part of its nose and most of its tale. Evry time we wood hit it it wood fli round 2 or 3 times jest as if it was alive. when old Hobbs finds out how mutch of it we gnocked off he will fly round lifely two you bet.

I feal a lot better now. I guess Beany and Pewt aint so very mutch better boys after all. but I suppose if old Hobbs finds out who done it Pewts father and mother and Beanys father and mother will say that i put them up to it.

Monday, Oct. 20, 186— brite and fair and almost as warm as summer. Gimmy Fitzgerald and Fred Stover had a rooster fite today and invited me and i went. Gimmys wood have licked but his mother come out and stoped the fite and made Fred take his rooster home. it was a good fite. then Gimmy showed me his tame chipmunk and i picked it up and it bit me twice. i think i shall like up here pretty well. Plug Atherton was present at the fite and bet on Freds rooster. Plug was glad she stoped the fite. I bet on Gimmys rooster and i was sorry. they are doing evrything to maik life plesent for me. in time i may forget Beany and Pewt.

Tuesday, Oct. 21, 186— went to school and rode Nellie. Keene has begun to ride with a side sadle. she says that peeple say she can ride better than i can but of coarse she cant. ennyway she needent think she is going to have Nellie evry nite after school. Nellie is lame. Keene lamed her. no girl ever gnew enuf to ride a horse rite.

Wensday, Oct. 22, 186— a nother frost. Luke Manix and i went nutting this afternoon. Luke does the climbing and shakes the branches and i pick up the nuts and put them in a bag and also throw up clubs to gnock the nuts off. we were in old Marco Bozarris Wadlys pasture and Luke clim a big tree most to the top so that he looked about as big as a munkey. well i wated until he was on the other side of the tree where i cood not hit him or scare him and i pluged a club as hard as i cood let ding and jest then Luke came round the tree jest in time to get the club rite whang on his head. well what do you think. he fell out of that tree jest like a bag of cloths and i gess he wood have been killed if he hadent lit in a hemlock tree and stuck. well i clim up as quick as i cood and held on to him until he come to. there was a buntch on his hed as big as the one old J. Albert got when i hit him with the crokay mallit and it was bleeding. i was so scart that i coodent say ennything. but after a minit or so Luke sed he was all rite and we clim down and i got sum water and washed his hed and give him my hankerchief to rap his hed up in.

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THE LOVELY LIAR

By William Almon Wolff

ILLUSTRATED BY HARLEY ENNIS STIVERS

ANNE CONVERSE went to Lila Benson's first autumn party rather against her own better judgment and with Kent Graham's disapproval to speed her—he, not knowing Lila, hadn't been asked. And Anne, as soon as she was in her taxi and the excitement of the knowledge that she was stepping out for the first time in a year had had time to begin working on her, was glad. Because the trouble with Kent was that he always had room for a lot of her inhibitions in the pocket of his dinner jacket; though he would on no account carry a vanity case, or anything useful of that sort. So Anne, going alone, left her inhibitions at home with her working clothes, and took her vanity case.

It wasn't, decidedly, a party to which one brought one's inhibitions Lila's parties never were. And Anne, when she had encountered Bill Horton, was glad of that. He refreshed her somewhat drooping spirit.

She never did find out who he was, that night. Not that it mattered at Lila's. The fact that he knew Lila said much for him, and he was not tongue-tied himself. Anne did probably hear his last name when she met him; Morton, she thought, or Norton—what difference did it make? She called him Bill anyway; it was simpler. You do that at Lila's parties. Total strangers spend the evening, and the night, and much of the morning, calling one another by their first names. You know. You get tremendously intimate with people, and then, if and when you meet them again, you both feel pretty low about it, and are very formal indeed. Your inhibitions have a good deal to do with this.

Anne Converse

But Anne, of course, had no inhibitions to speak of that evening, and Bill, so far as she could judge, didn't even know what they were—not that they talked about them! No. Anne looked grand and knew it, and Bill told her so, and she didn't argue the point at all.

She saw a lot of Bill, first and last, at that party. They danced and then they sat and talked, and danced again; he always cut in after one round of the floor, when anyone else danced with her, and made noises like a bear with sore teeth when anyone tried to cut in on him. Later, though, they just talked. And Anne loved it and sat back with half-closed eyes and let Nature take its course. And she didn't give Kent Graham a thought, except once or twice when she was glad he hadn't come.

She adored Bill. Strictly, you understand, for this party. She liked the splayfooted way he danced, and the odd difficulty he had in pronouncing words like abstemious, and the way he opened his eyes very wide before he said anything particularly outrageous. And she loved the way he lied. He was a perfectly gorgeous liar. He told her his cross was money. He said he had so much money he didn't know what to do with it, and no one loved him for himself alone. He said the income-tax people always sent some money back to him, because it wasn't legal to take so much from any single taxpayer; he said he had so much money that no one ever tried to borrow any from him.

Anne had never heard such a lovely liar, and Bill's line about money appealed to her particularly, because she was as poor as poor herself, since her family had lost its money. It was like the way plain little girls are always particularly fond of the story about the ugly duckling. So she sat and chuckled at him, and had such a good time that it seemed only fair to let him take advantage of her a little.

"Let's go somewhere for breakfast," he said, in due season—making specific suggestions he had been advancing tentatively for some time. "And then later, after you've had some sleep, I'll come for you and we'll have lunch and do a matinée, and then have tea and dinner, and do a show and go on somewhere to dance. How about it?"

"Oh, Bill!" said Anne. "I can't!"

"'Can't'?" he repeated, in an annoyed tone. "'In the lexicon of youth ——'"

"'Who bore, 'mid snow and ice, a banner with the strange device, Excelsior!'" Anne countered. "Which is what I'm going to feel as if I were stuffed with along about eleven A.M. Bill, you might as well learn the horrid truth. I'm a woiking goil."

"This," said Bill, "is serious—very serious. Wait." He got up, and went to a window, and lifted one corner of the curtain very carefully and peeped out. Then he came back to her. "It's all right now," he said. "The cold gray dawn is dawning, over Blackwells Island way. Tell me all. It is the hour when one tells one's real name. Mine," he added, "is William."

"Oh, dear!" said Anne. "I might have known it! Mine is Cinderella, and it's just my luck to get stuck with you when it might perfectly well have been Prince Charming! It's always the way. If they were giving away right gloves free, I'd just have had my right arm amputated!"

"I am going to look into this," said Bill. "Raise your left hand. You are to tell the truth, the whole truth, and nothing much but the truth, so help you Agnes! Age?"

"I—I think, twenty-three, please," said Anne.

"Color?"

She looked, to make sure.

"June's Mandarin," she said.

"Present condition of servitude?"

"I write captions for Mode."

"I haven't come to your disposition yet. And I know you're captious anyway."

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And She Loved the Way He Lied. He Was a Perfectly Gorgeous Liar. He Told Her His Cross Was Money

THE SANCTITY OF THE GUEST

By Edwin Balmer and William MacHarg

ILLUSTRATED BY WILLIAM LIEPSE

THE disappearance of Ben Lambert gave, at its beginning, so little hint of the later developments that at the Hotel Colony, where he lived, no anxiety was felt about him. Steve Faraday, "young" Steve, who owned the Colony, spoke of it once or twice during the first three days to Sigert, the manager, but only casually.

"Heard anything from Ben Lambert yet?"

"Not yet."

On Tuesday, which was the fourth day, Sigert somewhat uncertainly suggested that there might be need of action, and upon the morning of the fifth, Steve himself awoke with the matter uneasily upon his mind. When he rang for his morning papers he scanned the pages from first to last for possible news of Ben Lambert; when he found none he put down the papers with some relief. News which got into the papers was likely to be tragic; favorable news, unreported in the papers, might be at the hotel. He picked up the telephone, calling the Hotel Colony, which was next door to the apartment in which he lived.

"Mr. Sigert about?" he asked the girl who answered and who recognized his voice.

"Oh, yes, Mr. Faraday; he's not in his office just now; he's with Mr. Racken," the operator reported.

Racken was publicity man for the Colony; and if it was suggestive of something unusual for the manager to be out of his office at ten in the morning, it was positively ominous to learn that Racken was up. His hours ranged from three or four in the afternoon to sometime before or after dawn.

Racken it was who answered the call.

"Where are you?" he asked.

"My rooms," said Steve. "I was calling Sigert. Anything heard of Ben Lambert?"

"Oh, yes," replied Racken quickly. "He's all right. Didn't anybody tell you?"

"No," said Steve, discerning that Racken was speaking solely for the benefit of anyone listening in and that the real news of Lambert was anything but reassuring.

"Had breakfast yet?" asked Racken casually.

"No."

"I haven't had supper. Want to give me one?"

"Of course."

"I'll be right over," promised Racken, and Steve hung up, well aware that Racken was coming to give him confidential account of developments in regard to Ben Lambert.

Ben Lambert—he was the sort of man of whom everyone spoke so—always had lived at the Colony. To be sure, "always" in Steve Faraday's recollection was no remarkably long epoch; for Steve was only twenty-six, but he had followed his father about since he was twelve and remembered the site of the Colony, on Park Avenue, before his father bought it to add a New York house to the Faraday chain of hotels. He remembered that Ben Lambert was one of those who had chosen his suite in the Colony from blue prints when the hotel was a skeleton of stark steel, and Ben Lambert had moved into his rooms at the southeast corner of the tenth floor before the decorations downstairs were completed. Into the Colony, being built, he had come from the old Sturtevant on lower Fifth Avenue, which was being torn down, and in which he had "always" lived before.

He was a bachelor, about fifty-five in age, Steve reckoned, until he considered that it was fourteen years ago that he first saw Ben Lambert and then thought him about fifty. Ben Lambert was big—full-bodied rather than portly—gray, mustached; a vigorous jovial man. Nobody in New York, Steve used to think, had so many friends as Ben Lambert. Nobody gave more serious thought to food. His little dinners were famous and attended by theater people, impresarios, actors and actresses, racing people—owners and winning jockeys—golf champions, politicians and explorers; at each of them was some guest who, for the moment, was in the public eye. He had a surprising ability for meeting those in whom the public was interested. He had money, plenty of it, from mines and oil in Mexico, Steve had heard. He was always spending, smiling always, an excellent *raconteur*, an even better listener, picking up anecdotes about the prominent. Notoriously, he was an easy mark for such people when in trouble; many a visiting foreigner "temporarily" embarrassed or impecunious son of wealthy parents, at hours when banks were closed, presented at the desk Ben Lambert's check to be cashed. Steve, when he was a boy, envied and admired him; only when he grew up did he commence to discern that

"There's a Queer Little Shriveled Old Woman With Her," Sigert Told Him

Ben Lambert really was the most isolated of men. He had a thousand acquaintances, but no kin of any sort; at Thanksgiving, New Year's and Christmas he gave dinners in the hotel. No place but the hotel knew him; outside of it he had no roots anywhere.

For fourteen years Suite 1018–20 at the Colony had been his home; for twelve years before that Suite 827–9 at the Sturtevant. Previous to that time it might be that he had not existed; it was as if, phœnixlike, he had been created a man of thirty years, or thereabouts, to appear at the Sturtevant. Nothing and no one, in any relation to him, antedated that event; few, indeed, dated so far back; he was wholly of the hotel and as such he had achieved in the hotel life of New York the prerogatives of a "character." His laugh, his topcoats and spats, his diamonds were cartooned. A gag in the Follies made a reference to him.

He had left the Colony three weeks ago on one of his regular business trips to the Pacific Coast, keeping, as usual, his suite, which he held on a yearly lease; he had traveled to the Coast with a party of acquaintances and, with another party of men whom he knew, he had returned by the Santa Fe to Chicago. From there he had come on alone. He had arrived at the Pennsylvania Station in New York on Friday morning with two men whose acquaintance he had made at breakfast, and to whom he had recommended the Colony. Their story of subsequent proceedings, though peculiar, was perfectly clear.

The three men went from the train to the cab court together. Neither of the others suspected, at that time, anything whatever unusual in Ben Lambert's manner. He put the two others into a cab and, as he seemed about to get in, he turned back and said, "Just a minute, boys."

He disappeared into the station and, after they had waited a couple of minutes, a redcap came by and inquired, "You two gentlemen for the Colony with a big man with a gray mustache? He sent me to tell you to go on; he'll follow later."

The two went to the Colony and registered and waited for Ben Lambert. He did not appear. His trunk, the check for which had been given with theirs to a redcap, arrived at the hotel; the larger of his two traveling bags had arrived with them in the cab; his smaller bag he had had in his hand when he left them. No anxiety was felt over him at the hotel, and Sigert, at the request of his chance companions, had merely telephoned the Pennsylvania Station to inquire whether anyone answering Ben Lambert's description had been accidentally injured or been taken sick there. Nothing of the sort had occurred.

Since then his suite on the tenth floor of the Colony, which had been got ready for his return, had remained untenanted. Daily, the chambermaids went in and dusted. Mail and telegrams accumulated for him in his box below; telephone calls came and were answered by the information that Mr. Lambert had not yet returned to town. No one particularly pressed inquiry for him.

Wednesday evening had been the occasion of one of Ben Lambert's most particular small dinners. He had written explicit directions as to the menu and the probable number of guests to the hotel before he left the Coast. As there had been no countermanding of these orders, the chef of the Colony had proceeded according to instructions. The guests arrived, the dinner took place with no apparent lessening of their enjoyment because of the absence of the host. During the evening, reporters, as was customary with Ben Lambert's dinners, looked in; they saw with interest a "story" in Ben Lambert's disappearance. This, at midnight, had been the situation when Steve had left it to the handling of Art Racken and Sigert.

Art Racken walked in. He was a tall, markedly slender, ascetic-looking personage, of whose years the first twenty-five were lived in Ohio, the last fifteen in New York City; wherefore he knew and adored New York as no native. For ten of his metropolitan years, he was a newspaper man before, to his own and even more to his employer's profit, he became publicity man. Old Steve, five years ago, hired him. Today, if offers from rival establishments meant anything, Art was the best hotel publicity man in New York.

He was always working; at five or six in the morning, after a night of entertainment in which he had seen all his companions into bed, his typewriter could be heard going in his suite on the fourth floor of the Colony. On one remembered day five New York Sunday papers came out with different front-page stories in which the Hotel Colony was mentioned. As he seldom went outside of the hotel, and as food was only a secondary interest with him, he found his recreation in his clothes. Whether Art would wear gray or brown was a matter of keen interest in the hotel. He was in gray this morning, a faultless and perfectly pressed sack suit with a carnation in the buttonhole. Last night, when Steve had left him, he had had on evening clothes; another man, who had not gone to bed, might not have changed.

"Sausages," he reproached Steve, as he saw the table ready for him and his employer. "That's the devil of a supper."

Steve recognized this as stalling until his man uncovered Racken's filet mignon and served him. The man stepped out.

"Well?" asked Steve. "What about Ben Lambert?"

With irritating deliberateness, which Steve knew well for Art's manner when he had much to impart, Racken cut his fillet. "It is my opinion," he declared, "that the explosion has occurred."

"What explosion?"

"Of Ben. Haven't you always thought of him as loaded with something explosive, Steve? I have. He's been loaded ever since I first saw him; ever since you knew him, I guess. We don't know how long he's been carrying it. Ever since he came to the Colony, surely; before that maybe; maybe even before the Sturtevant. He's been sort of pressing it down in him—tamping the powder, Steve, for years. Now somebody has touched it off."

"Has he come back?"

"Back? No. His dinner finished without him."

"Then what have you heard from him?"

"For the first time in many a day, I crossed the newspaper boys," observed Racken regretfully. "When they looked in last night, I told them there was no story in Ben Lambert. He'd met a friend at the station who was sick and starting West alone; so Ben naturally went along with him and forgot to let us know. They could believe that of Ben and it didn't leave them much of a story."

"Of course that wasn't what you found out."

"Hardly."

"Well, what was it?"

"Nothing definite yet, but a start on the trail of Ben, I think. There was a phone call yesterday afternoon. Somebody who talked with the operator and the clerks, and afterward asked for the manager. Naturally Sigert couldn't be reached at that hour of the afternoon and the operator said to call him between ten and twelve in the morning. She thought the call sounded queer—and important. She thought it would come again. We were going to have it put on my wire in case it did—that's why Sigert was with me just now; then you called up and we decided to have it put on this one."

"What sort of a call?" asked Steve.

"Just asking about him, but it sounded queer."

"Queer in what way?"

"Let's wait and see"

Art Racken was nothing if not theatrical; Steve waited. They finished breakfast, talking of other things, but from time to time Art glanced at the telephone. It might ring, Steve understood, and it might not. It rang.

"You answer it," said Racken.

Steve took the instrument and heard the operator at the Colony say, "I'll ring the room."

"I don't want you to ring the room," a woman's voice answered. "I want you to answer my question."

The voice was young; to Steve it seemed very young indeed. His mind, which instinctively formed an image of the owner as not more than eighteen, played him the trick of suggesting that she was also lovely and in keeping with the voice, which was sweet, impulsive, decided and peculiarly distinctive.

"I'll let you talk to the desk," replied the operator, and she rang the registration desk, while keeping in a connection with Steve's apartment.

"Room clerk," said the clerk, and the clear voice said promptly, "Is Mr. Benjamin Lambert at present a guest at your hotel?"

"Mr. Lambert is a resident guest here; yes."

"Is he there now?"

"Mr. Lambert has rooms here permanently, if that's what you want to know."

"When did he last occupy them?"

"Mr. Lambert has been in the West; so far as I know he has not yet returned, but he may have done so. That's all I can tell you."

"Of course you can tell me more. You must have received mail for him. Has he called for his mail? Has it been forwarded to him?"

"I have given you all the information I have about Mr. Lambert."

"Let me talk to your manager."

Steve put his hand over the transmitter before him and said to Racken, "She's asking for Sigert. I suppose I'm to talk to her." Racken nodded, and Steve, unmuffling the transmitter, said, "Faraday speaking."

"You're the manager?" complained the voice. "I've been trying for several days to get information from your employes about Mr. Benjamin Lambert, who is a resident of your hotel, and I have got no satisfaction of any sort."

"What is it you want to know about Mr. Lambert?"

"Is he there now?"

"The last communication we received from Mr. Lambert was from San Francisco."

"You know no more of him than that?"

"That's the only word we've had from him. You are a friend of Mr. Lambert?"

"I am not"

The wire was silent for a moment before the voice said rather breathlessly, "Didn't Mr. Lambert arrive at your hotel last Friday morning?"

"No."

"Did you hear anything from him that day or since?"

"I've already told you when we last heard from him."

Ben Lambert

"Haven't you any other address than your hotel for him?"

"Have you asked the mail clerk?"

"I've asked several people; they all profess ignorance or deny that they have any address."

"To the best of my knowledge we have no other address."

"If Mr. Lambert did arrive in New York on Friday and didn't come to your hotel, have you any information as to where he may have gone?"

"If you will tell me who you are and why you want to get in touch with Mr. Lambert," said Steve, "I will make any inquiries I can for you. Give me your name and address and I will have someone communicate with you."

"You mean my telephone number?"

"I mean your resident address. You understand that we can hardly give out information about our guests without knowing to whom and why we are giving it. I will send someone to see you. Otherwise ——"

"What!"

"Will you let me have your name?"

The speaker at the other end of the line did not answer but instead hung up

Steve looked across at Racken, who had been listening intently to his end of the conversation.

"What do you think?" Steve said.

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"Yes; She Wanted Nothing to Do With Him, Poor or Rich." "So She Told Jean"

A BIT OF LUCK FOR MABEL

He Slid Out of the Coat and I Was on It Like a Knife. You Have to Move Quick on These Occasions, and I Moved Quick

By P. G. Wodehouse

ILLUSTRATED BY HENRY RALEIGH

LIFE, laddie," said Ukridge, "is very rum." He had been lying for some time silent on the sofa, his face toward the ceiling; and I had supposed that he was asleep. But now it appeared that it was thought that had caused his unwonted quietude.

"Very, very rum," said Ukridge. He heaved himself up and stared out of the window. The sitting-room window of the cottage which I had taken in the country looked upon a stretch of lawn, backed by a little spinney; and now there stole in through it from the waking world outside that first cool breeze which heralds the dawning of a summer day.

"Great Scott!" I said, looking at my watch. "Do you realize you've kept me up talking all night?"

Ukridge did not answer. There was a curious, far-away look on his face, and he uttered a sound like the last gurgle of an expiring soda-water siphon, which I took to be his idea of a sigh.

I saw what had happened. There is a certain hour at the day's beginning which brings with it a strange magic, tapping wells of sentiment in the most hard-boiled. In this hour, with the sun pinking the eastern sky and the early bird chirping over its worm, Stanley Featherstonehaugh Ukridge, that battered man of wrath, had become maudlin; and, instead of being allowed to go to bed, I was in for some story of his murky past.

"Extraordinarily rum," said Ukridge. "So is fate. It's curious to think, Corky, old horse, that if things had not happened as they did I might now be a man of tremendous importance, looked up to and respected by all in Singapore."

"Why should anyone respect you in Singapore?"

"Rolling in money," proceeded Ukridge wistfully.

"You?"

"Yes, me. Did you ever hear of one of those blokes out East who didn't amass a huge fortune? Of course you didn't. Well, think what I should have done, with my brain and vision. Mabel's father made a perfect pot of money in Singapore and I don't suppose he had any vision whatsoever."

"Who was Mabel?"

"Haven't I ever spoken to you of Mabel?"

"No. Mabel who?"

"I won't mention names."

"I hate stories without names."

"You'll have this story without names—and like it," said Ukridge with spirit. He sighed again. A most unpleasant sound. "Corky, my boy," he said, "do you realize on what slender threads our lives hang? Do you realize how trifling can be the snags on which we stub our toes as we go through this world? Do you realize ——"

"Get on with it."

"In my case it was a top hat."

"What was a top hat?"

"The snag."

"You stubbed your toe on a top hat?"

"Figuratively, yes. It was a top hat which altered the whole course of my life."

"You never had a top hat."

"Yes, I did have a top hat. It's absurd for you to pretend that I never had a top hat. You know perfectly well that when I go to live with my Aunt Julia in Wimbledon I roll in top hats—literally roll."

"Oh, yes, when you go to live with your aunt."

"Well, it was when I was living with her that I met Mabel. The affair of the top hat happened ——"

I looked at my watch again.

"I can give you half an hour," I said. "After that I'm going to bed. If you can condense Mabel into a thirty-minute sketch, carry on."

"This is not quite the sympathetic attitude I would like to see in an old friend, Corky."

"It's the only attitude I'm capable of at half past three in the morning. Snap into it."

Ukridge pondered.

"It's difficult to know where to begin."

"Well, to start with, who was she?"

"She was the daughter of a bloke who ran some sort of immensely wealthy business in Singapore."

"Where did she live?"

"In Onslow Square."

"Where were you living?"

"With my aunt in Wimbledon."

"Where did you meet her?"

"At a dinner party at my aunt's."

"You fell in love with her at first sight?"

"Yes."

"For a while it seemed she might return your love?"

"Exactly."

"And then one day she saw you in a top hat and the whole thing was off. There you are. The entire story in two minutes, fifteen seconds. Now let's go to bed."

Ukridge shook his head.

"You've got it wrong, old horse. Nothing like that at all. You'd better let me tell the whole thing from the beginning."

The first thing I did after that dinner—said Ukridge—was to go and call at Onslow Square. As a matter of fact, I called about three times in the first week; and it seemed to me that everything was going like a breeze. You know what I'm like when I'm staying with my Aunt Julia, Corky. Dapper is the word. Debonair. Perfectly groomed. Mind you, I don't say I enjoy dressing the way she makes me dress when I'm with her, but there's no getting away from it that it gives me an air. Seeing me strolling along the street with the gloves, the cane, the spats, the shoes and the old top hat, you might wonder if I was a marquis or a duke, but you would be pretty sure I was one of the two.

These things count with a girl. They count still more with her mother. By the end of the second week you wouldn't be far wrong in saying that I was the popular pet at Onslow Square. And then, rolling in one afternoon for a dish of tea, I was shocked to perceive nestling in my favorite chair, with all the appearance of a cove who is absolutely at home, another bloke. Mabel's mother was fussing over him as if he were the long-lost son. Mabel seemed to like him a good deal. And the nastiest shock of all came when I discovered that the fellow was a baronet.

Now, you know as well as I do, Corky, that for the ordinary workaday bloke barts are tough birds to go up against. There is something about barts that appeals to the most soulful girl. And, as for the average mother, she eats them alive. Even an elderly bart with two chins and a bald head is bad enough, and this was a young and juicy specimen. He had a clean-cut, slightly pimply, patrician face; and, what was worse, he was in the Coldstream Guards. And you will bear me out, Corky, when I say that, while an ordinary civilian bart is bad enough, a bart

who is also a guardee is a rival the stoutest-hearted cove might well shudder at.

And when you consider that practically all I had to put up against this serious menace was honest worth and a happy disposition, you will understand why the brow was a good deal wrinkled as I sat sipping my tea and listening to the rest of the company talking about people I'd never heard of and entertainments where I hadn't been among those we also noticed.

After a while the conversation turned to Ascot.

"Are you going to Ascot, Mr. Ukridge?" said Mabel's mother, apparently feeling that it was time to include me in the chitchat.

"Wouldn't miss it for worlds," I said.

Though, as a matter of fact, until that moment I had rather intended to give it the go-by. Fond as I am of the sport of kings, to my mind a race meeting where you've got to go in a morning coat and a top hat—with the thermometer probably in the nineties—lacks fascination. I'm all for being the young duke when occasion requires, but races and toppers don't seem to me to go together.

"That's splendid," said Mabel, and I'm bound to say these kind words cheered me up a good deal. "We shall meet there."

"Sir Aubrey," said Mabel's mother, "has invited us to his house party"

"Taken a place for the week down there," explained the bart.

"Ah!" I said. And, mark you, that was about all there was to say. For the sickening realization that this guardee bart, in addition to being a bart and a guardee, also possessed enough cash to take country houses for Ascot Week in that careless, offhand manner, seemed to go all over me like nettle rash. I was rattled, Corky. Your old friend was rattled. I did some pretty tense thinking on my way back to Wimbledon.

When I got there, I found my aunt in the drawing-room. And suddenly something in her attitude seemed to smite me like a blow. I don't know if you have ever had that rummy feeling which seems to whisper in your ear that hell's foundations are about to quiver, but I got it the moment I caught sight of her. She was sitting bolt upright in a chair, and as I came in she looked at me. You know her, Corky, and you know just how she shoots her eyes at you without turning her head, as if she were a basilisk with a stiff neck. Well, that's how she looked at me now.

"Good evening," she said.

"Good evening," I said.

"So you've come in," she said.

"Yes," I said.

"Well, then, you can go straight out again," she said.

"Eh?" I said.

"And never come back," she said.

I goggled at her. Mark you, I had been heaved out of the old home by my Aunt Julia many a time before, so it wasn't as if I wasn't used to it; but I had never got the boot quite so suddenly before and so completely out of a blue sky. Usually, when Aunt Julia bungs me out on my ear, it is possible to see it coming days ahead.

"I might have guessed that something like this would happen," she said.

And then all things were made plain. She had found out about the clock. And it shows what love can do to a fellow, Corky, when I tell you that I had clean forgotten all about it.

You know the position of affairs when I go to live with my Aunt Julia. She feeds me and buys me clothes, but for some reason best known to her own distorted mind it is impossible to induce her to part with a little ready cash. The consequence was that, falling in love with Mabel as I had done and needing a quid or two for current expenses, I had had to rely on my native ingenuity and resources. It was absolutely imperative that I should give the girl a few flowers and chocolates from time to time, and this runs into money. So, seeing a rather juicy clock doing nothing on the mantelpiece of the spare bedroom, I had sneaked it off under my coat and put it up the spout at the local pawnbroker's. And now, apparently, in some devious and underhand manner she had discovered this.

Well, it was no good arguing. When my Aunt Julia is standing over you with her sleeves rolled up preparatory to getting a grip on the scruff of your neck and the seat of your trousers, it has always been my experience that words are useless. The only thing to do is to drift away and trust to time, the great healer. Some forty minutes later, therefore, a solitary figure might have been observed legging it to the station with a suitcase. I was out in the great world once more.

However, you know me, Corky. The old campaigner. It takes more than a knock like that to crush your old friend. I took a bed-sitting room in Arundel Street and sat down to envisage the situation.

Undeniably things had taken a nasty twist, and many a man lacking my vision and enterprise might have turned his face to the wall and said, "This is the end." But I am made of sterner stuff. It seemed to me that all was not yet over. I had packed the morning coat, the waistcoat, the trousers, the shoes, the spats and the gloves, and had gone away wearing the old top hat; so, from a purely ornamental point of view, I was in precisely the position I had been before. That is to say, I could still continue to call at Onslow Square; and, what is more, if I could touch George Tupper for a fiver—which I intended to do without delay—I should have the funds to go to Ascot.

The sun, it appeared to me, therefore, was still shining. How true it is, Corky, that no matter how the tempests lower there is always sunshine somewhere. How true it is—oh, all right. I was only mentioning it.

Well, George Tupper, splendid fellow, parted without a murmur. Well, no, not—to be absolutely accurate—without a murmur. Still, he parted. And the position of affairs was now as follows: Cash in hand, five pounds. Price of admission to grand stand and paddock at Ascot for first day of meeting, two pounds. Time to elapse before Ascot, ten days. Net result—three quid in my kick to keep me going till then and pay my fare down and buy flowers and so on. It all looked very rosy.

But note, Corky, how Fate plays with us. Two days before Ascot, as I was coming back from having tea at Onslow Square—not a little preoccupied, for the bart had been very strong on the wing that afternoon—there happened what seemed at first sight an irremediable disaster.

The weather, which had been fair and warm until that evening, had suddenly broken, and a rather nippy wind had sprung up from the east. Now, if I had not been so tensely occupied with my thoughts, brooding on the bart, I should, of course, have exercised reasonable precautions; but, as it was, I turned the corner into the Fulham Road in what you might call a brown study; and the first thing I knew my top hat had been whisked off my head and was tooling along briskly in the direction of Putney.

Well, you know what the Fulham Road's like. A top hat has about as much chance in it as a rabbit at a dog show. I dashed after the thing with all possible speed, but what was the use? A taxicab knocked it sideways toward a bus, and the bus, curse it, did the rest. By the time the traffic had cleared a bit, I caught sight of the ruins and

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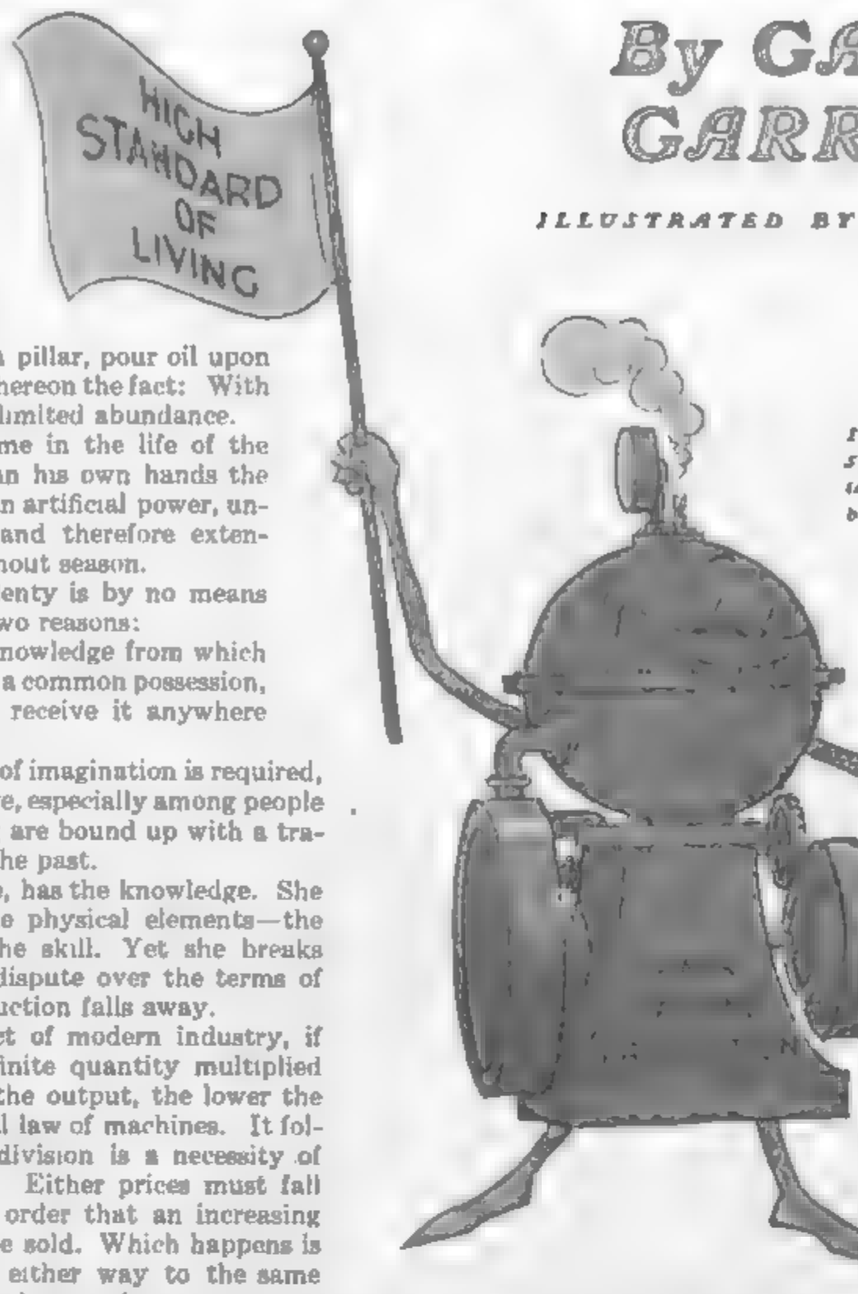
Well, You Know What the Fulham Road's Like. A Top Hat Has About as Much Chance in It as a Rabbit at a Dog Show

THIS IS WELL-BEING

By GARET GARRETT

ILLUSTRATED BY WYNCIE KING



Industry in All Aspects Save This One Is Older in Europe Than It Is Here by at Least a Generation

NO SINGLE stroke of time divides the night of one age from the dawn of another. The view is historical. But for once the event of succession is visible. To simplify the record for posterity we might take the stone on which we dreamed, set it as a pillar, pour oil upon the top of it and grave thereon the fact: With us began the age of unlimited abundance.

Now for the first time in the life of the human race man has in his own hands the power of plenty. It is an artificial power, uncontrolled by Nature, and therefore extensible to any degree without season.

The experience of plenty is by no means universal. This is for two reasons:

First, the technical knowledge from which the power derives is not a common possession, nor is the capacity to receive it anywhere near level in the world.

Secondly, a new type of imagination is required, and this is slow to evolve, especially among people whose ways of thinking are bound up with a tradition of success from the past.

England, for example, has the knowledge. She has a surplus of all the physical elements—the machines, the labor, the skill. Yet she breaks herself in a desperate dispute over the terms of division while her production falls away.

The divisible product of modern industry, if unhindered, is an indefinite quantity multiplied by itself. The greater the output, the lower the cost. This is the natural law of machines. It follows that progressive division is a necessity of progressive production. Either prices must fall or wages must rise in order that an increasing volume of goods may be sold. Which happens is immaterial. You come either way to the same result. People are able to have and consume more. They advance in wealth and total well-being. There can be no other result. England, with her classic economic doctrine of a fixed wage fund, has never been able to get hold of this thought.

In this country it developed originally. The idea only. We had nothing else unique. The industrial method called mass production, which means first to standardize a thing in all its parts and then to bring a continuous chain of automatic-machine power to bear upon its manufacture, is thought to be characteristically American, and it is; yet industry in all aspects save this one is older in Europe than it is here by at least a generation, and the method itself contains nothing new in principle. Everyone knows it. Merely, we carried it further than any other people, and this was because our aim was different.

The Quantity-Production Idea

ONLY a few years ago we went to an English motor show with three cars that had been made by this method. We took them down—down to the last bolt—threw all the parts into one pile, desired the spectators to mix them, and then from that mass of interchangeable parts we raised three other cars, exactly like the three that were before—yet certainly not the same, since the parts had been redistributed at random among them. The English were astonished.

"However," they said, "by our method of skilled bench work and hand finishing we can make one at a time a much finer car than this."

"That may be," we said; "but we cannot afford to make one car at a time. For one thing, our labor is too dear. Another thing is we could never get enough of them that way."

The British went on making fine motor cars in their way and we went on making better and better cars by our method of mass production, with the result that we have now nine-tenths of all the automobiles in the world. In Europe motors are still a luxury; here they are a common convenience.

The American idea was no gift. We arrived at it by stress and groping.

In all its first phases the thought of American industry was for quantity. Demand was like a vacuum, yearning to be filled. Mechanical energy was terrifically exerted, but with no conscious social theory whatever. Motives were private, selfish, anarchical. Labor was dear by merit of its status as a commodity. The standard of living was nobody's concern. Low European standards were in many places reproduced and tolerated, because it was supposed that industry could not get on without enormous importations of low-grade foreign labor. That was ignorance. We knew no better. Business was governed by jungle law. What succeeded was success. Demand was a thing to be exploited. Monopoly was a precious daydream. Manners and morals were deeply corrupted. Mammon was personal, and bore a stigma, and retorted with insolence.

We forget how deep the chasm was. On one side a brooding fear of wealth, on the other side a fear of people. Two transplanted vines of thought were bearing ugly fruit. One was the vine of Rousseau that had produced the French Revolution 100 years before, and one was the sacred Old World vine rooted in a sense of rank according to property and rights of baronial domain. The names came straight through—sugar barons, steel barons, money barons. We hear of them no more. Yet how reminiscent these verbal sounds! They recall a state of feeling that began to run dangerously high about 1890. Wealth was increasing very fast; human satisfactions not in proportion.

On the hundredth anniversary of the first inauguration of Washington the Rt. Rev. H. C. Potter, bishop of New York, preached a sermon to President Harrison, who sat in the pew that had been Washington's own in St. Paul's Church. The bishop said:

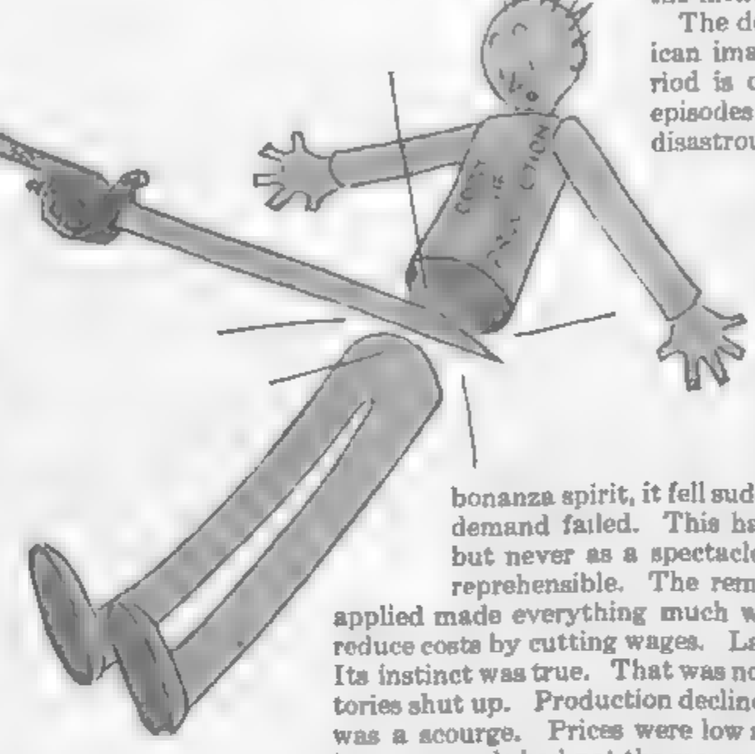
"The growth of wealth, the prevalence of luxury, the massing of large material forces which by their very existence are a standing menace to the freedom and integrity of the individual, the infinite swagger of American speech and manners, mistaking bigness for greatness and sadly confounding gain and godliness—all this makes it impossible to reproduce either the temper or the conduct of our fathers. . . . The conception of the national Government as a huge machine existing mainly for the purpose of rewarding partisan service this is a conception so alien to the character and conduct of Washington that it seems grotesque even to speak of it."

Ominous clouds were running together. Strikes were increasingly sanguinary, presenting, as at Homestead, Pennsylvania, an aspect of warfare. The anarchist with his sizzling bomb became a cartoon terror. There was the abominable Haymarket Riot at Chicago. Then the American Railway Union strike, which was sympathetic in origin, to avenge the Pullman Car Company's workers, and came at last to a head of such desperate intention, with labor in physical control of the whole railroad system west of Chicago, that Federal troops were brought out to defend the public order.

In 1894 Coxey's army of the wretched walked upon Washington, and this suggested a series of irresponsible risings. Unemployed, vagabonds, and criminals fell into bands. They seized railroad trains and went long journeys nowhere—free for any mischief, though not intent upon it.

Public discipline was relaxed. Thinking was deformed. Imagination grew morbid. And the plague was moral, not economic. Nothing was then impossible that became soon after quite possible. All the materials and physical conditions of continuous and unlimited prosperity were present. Only we had not yet sensed the true problem of industrial society.

That is not how to maintain a certain standard of living. It is how to raise the standards of living fast enough to absorb the divisible product of unhindered industrial power. Limitations are in the mental premises.



The debacle of the American imagination at this period is one of the strangest episodes in our history. The disastrous panic of 1893 was notice that industry knew neither how to keep itself solvent nor how to distribute wealth. Having exploited demand to the utmost, with no theory of demand beyond the wasteful mining of it in a bonanza spirit, it fell suddenly prone because demand failed. This had happened before, but never as a spectacle so foreboding and reprehensible. The remedy proposed to be applied made everything much worse. That was to reduce costs by cutting wages. Labor at this revolted. Its instinct was true. That was not the remedy. Factories shut up. Production declined. Unemployment was a scourge. Prices were low and things were dear because people had not the money to buy with. Gold hoarding began. There were runs on the United States Treasury for gold to hide away in safety-deposit vaults and chimney corners. The Government at length was at the verge of bankruptcy for want of $100,000,000 of gold.

What an incredible pattern of unreason!

Industries idle because people were unable to buy their product. People were unable to buy because the industries were idle—because they, the people themselves, were not producing. Power of plenty rusting; the potential demand all the time unlimited.

What Lay Behind the Drama of 1896

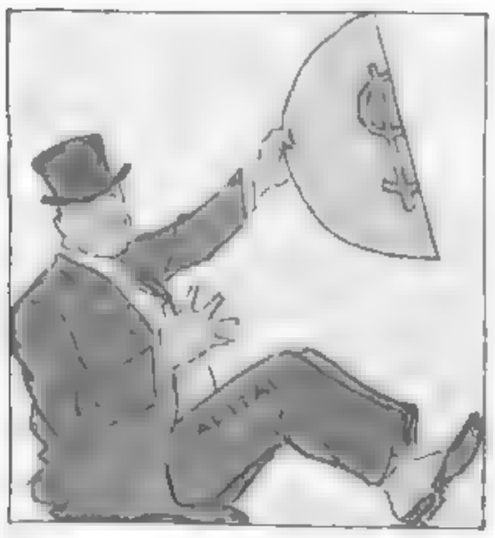
SUCH was the setting for the political drama enacted in 1896. The Bryan-McKinley campaign was apparently a conflict between two theories of money and is generally so remembered. This was the surface only. People may prosper under any theory of money. The intent of the theory is all that matters. The real conflict lay much deeper.

One thinks first to say it was a struggle between two ways of thinking, two theories of how life should be lived under a new sign of abundance. It was yet more subtle. Ultimately it was a struggle between, on one side, an American intuition for which even the terms had not been found, and, on the other side, those two vines of thought already mentioned—one up from Rousseau and one from the ancient rights of barony, both alien to this soil and both destined to be destroyed, not in the welter of their own animosities but in collision with an American idea that was to be neither communistic nor aristocratic.

Many of those who remember the 1896 drama, many even who took part in it, will have forgotten the pitch of emotions. To suppose that people had ever been able to get themselves so excited over two theories of money would be absurd. Not since the Civil War had they been so torn with feeling.

It was not an accident of fancy that McKinley was represented by the cartoonists in a military hat and Bryan with a torch, sometimes hiding behind the mask of Altgeld, who, as governor of Illinois, had pardoned the Chicago anarchists. Mark Hanna wore a suit covered with dollar marks. These were all symbols of meaning.

At the Chicago convention strong and practiced speakers became utterly incoherent from stress of emotion, lost



control of their faculties and stood on the platform babbling horrendous threats in soliloquy. The delegates found their expression in tumult and disorder, carried to the point of mob insanity. The old party leaders who represented discipline and procedure were overwhelmed with derision and sent home. Bryan's speech, now that you read it with a cool mind, was a thrilling demagogic performance—one of the great specimens in any language—and it was sincere. Otherwise it was inconceivable, in itself and in its effect.

The platform—nobody now recalls what was in the platform beyond a declaration for free silver, and there was not a great deal else; and yet it was denounced in the gospel pulpits.

"That platform," said the Rev. Cortland Myers, of Brooklyn, "was made in hell."

He is quoted by Prof. Harry Thurston Peck in one of the interesting historical reviews of that time. The Reverend Doctor Parkhurst of New York said free silver meant a deliberate attempt to destroy what remained of the country's honor, and added, "I dare in God's pulpit to brand such attempts as accursed and treasonable."

At the same time other preachers were asking, "Who is Antichrist—Hanna or Bryan?"

Selling Prosperity to the People

"AMERICA," one said from his pulpit, "is the workingman's Paradise Lost, and it can never be replaced by passive obedience to the serpent. Our carpenters build magnificent houses and live in rented tenements themselves. Our mechanics construct electric lights and use kerosene; they manufacture pianos and do not own a tin whistle. They build carriages and go afoot. Our miners delve in dangerous coal mines and lack fuel in winter." The selections are typical.

And when it was over, Bryan having been beaten, the New York Tribune said:

"The thing was conceived in iniquity and brought forth in sin. It has been defeated because right is right and God is God. Its nominal head was worthy of the cause. Nominal because the wretched, rattle-pated boy, posing in vapid vanity and mouthing resounding rottenness, was not the real leader of that league of hell. He was only a puppet in the blood-imbued hands of Altgeld the anarchist and Debs the revolutionist, and other desperadoes of that stripe. But he was a willing puppet—Bryan was—willing and eager."

Are you still supposing it was a dispute over two theories of money? Bryan lived to be Secretary of State, and it was not he alone that changed.

It is impossible not to believe that a great matter was fought out in 1896. A turning was there. The issue was not economic, though it had economic aspects and profound economic consequences.

Lately it has been intellectually fashionable to say, with a disparaging gesture, "Ah, yes. It was then the American people embraced a religion of prosperity."

That may truly be. It may be also that the most momentous economic fact in the history of mankind was the decline of religious faith in the last century—faith looking to all rewards and amends hereafter. Naturally, as this faith was lost, people more and more would demand their compensations here, upon this earth. In that case all reactions both to life and to the mysteries beyond life are altered. Is it loss or gain?

Since the God of the old faith is one whose mercies, judgments, likes and dislikes are as infinite projections of human qualities, it is possible perhaps to imagine how He would prefer His children to behave, or in which of two kinds of children He would take more comfort—those who continually importune Him for favors here, notwithstanding the promise of eternal happiness beyond, and who expect the more from Him the less they do for themselves; or children who are up and doing in their own welfare all that it is possible for them to do for themselves here.

Of this one may be quite sure: That of which people make a religion, be it having or not having, they will shape to their spiritual necessities. If it is prosperity—meaning a way of doing for themselves so that the needs of their bodies and the needs of their souls shall be no longer mixed in their prayers—they will find thereof some inner philosophy nourishing to their religious natures. And if they cannot do this with prosperity, with its meaning of better and cleaner living, more leisure, more life, more transactions of the mind, neither could they have done it with poverty.

We have in fact changed the whole meaning of prosperity. It has still its baser aspects. Avarice, speculation, folly, extravagance, vulgarity—these evils are not abolished. But they are its defects, antagonistic truly to its working principle.

In that year of '96 business men sold prosperity to the common imagination belly first, as the thought of a full dinner pail. That was the first and simplest of all values.

But what was it had happened to the dinner pail? Who was to blame? What was to keep it from happening again? These questions were debated with great heat of mind and conscience. So much thinking and feeling cannot be wasted. At the core of the nebula an idea will form. In this case it was an idea of the human significance of prosperity.

It is necessary to remember that business, considered as a body of social phenomena, was still new at that time. Industrialism was new. The old and strictly private principles of trade were as relics surviving from the days of Venice, sailing ships and handicrafts—from a condition under which nine-tenths of humankind lived by agriculture, and commerce was an affair of merchant princes.

Robert G. Ingersoll, eloquent humanitarian, was moved to present a romantic view of business. In Carnegie Hall, October 9, 1896, he said, "We want to do our own work, and we want to manufacture our thoughts with our work." This referred to the issue of tariff protection. "We are the most inventive people in the world," he continued. "We sustain the same relation to invention that the ancient Greeks did to sculpture. . . . Ah, there is no charity like business. Business gives work to labor's countless hands; business wipes tears from the eyes of the widows and orphans; business dimples with joy the cheek of sorrow; business puts a roof above the heads of the homeless; business covers the land with happy homes. We want business."

Stewardship in Business

AS YOU see, he was no economist. Business is no more concerned with tears and dimples than Nature is. Like Nature, business is anonymous, unsentimental, and works in large averages. Nothing does it do as Ingersoll said. Merely, when governed by a right philosophy, it provides the impersonal opportunity within the terms of which the individual may do these things for himself, provided always he is willing to contribute the equivalent effort.

But Ingersoll's speech was significant. It is quoted to point a fact. In selling prosperity to the public imagination in a dinner pail, men of business at the same time, unawares perhaps, sold themselves a new view of business, tinged with a sense of stewardship. At times since then this view has been obscured. It has never been lost. It has become at length indestructible. And this is so because in the end it turned out that no other view offered an equal reward. So it always turns out, and always will, that the greater good of a greater number is sound economics—that or nothing.

Within a week after the election of 1896 more than 700 factories reopened. Wages were not reduced. It was not necessary. Besides, there was a strong sentiment against it, not by any means confined to the mind of labor. Presently unemployment disappeared. Then wages began to

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People are Able to Have and Consume More. They Advance in Wealth and Total Well-Being

POUND FOR POUND

I Remember the Men Cursing Me at Times and Demanding That I Turn In for the Australian Coast, Which at Times Loomed Hazily to Starboard

"What is to come we know not. But we know
That what has been was good—was good to show,
Better to hide, and best of all to bear.
We are the masters of the days that were:
We have lived, we have loved, we have suffered . . . even so."
—HENLEY.

By Albert Richard Wetjen

ILLUSTRATED BY ANTON OTTO FISCHER

THERE is a queer sort of edict that runs through all things. It might be called the Law of Balance. You pay, pound for pound, for everything you gain. You give an equal amount for what you receive. Wisdom comes and the quick eager impulses of the heart depart; wealth comes and you render up ease of mind; success smiles on you and you awake afterward to discover that something has been lost, something of the joy of the fight, the thrill of the battle, the glorious, mad, wonderful thing that is youth. Let me tell you a story.

When I was twenty-four, and had been ten years at sea, I signed as third mate on board the Peruvian Chief. I was young then, young even for twenty-four and in spite of things I'd seen: men dying, ships wrecked, and a lot of the griminess a youngster can't help but notice if he knocks around the world. But it hadn't stirred me very deeply. I had an idea, somewhere inside me, that it was all immensely funny. Even tragedy had its humorous side. Shipwreck was an adventure, death something not to be brooded upon. My pay days, the sweat-earned wages of a year's or more labor, I scattered to the four winds in a night or two, joyously, uncaring, without thought. You see, I was very young, life was immensely interesting. I lived the gay years and let them slip heedlessly by me. You know how it is.

When I joined the Peruvian Chief, I hadn't a care in the world. I could look in the glass and see that my face was smooth, tanned and unlined. My hair was thick and wavy and dark brown. My eyes were gray-blue and they laughed hugely at me. I had a chest like a barrel, and despite ten years of the foam of life my wind was unimpaired, my sight and appetite magnificent and my strength greater, I think, than I knew myself. For ten years I had scattered the gifts of youth heedlessly to the winds of the world and I was still young. I hadn't begun to pay.

I could sweat at heart-breaking work all day, drink all night, work all next day and drink all night again. I had nothing to worry about, no dependents, no family, no enemies. I was twenty-four, third mate of a ship, well on the way to a command, and the world was mine. You understand.

The Peruvian Chief was a dinky little steamer of about three thousand tons. She was black-sided, stubby-masted, and had a long, pink-colored funnel that looked like a cigarette jutting up from a flat board. She was an old craft, carried no wireless and was owned by a firm that skimped on gear.

We were sailing first through the Mediterranean, then from Port Said to Durban, then to Mauritius and Karachi, after that we were to tramp for cargoes. It was the sort of voyage I liked. It was the sort of ship I liked. You battered all round the world for anything, from one to three years, and you never knew just where you were going to land next. On such a ship discipline was usually pretty slack, officers and men formed a regular sort of family, and it was a good school for a young sailor to get experience in readiness for a command of his own. Liners, I might say, are all right when you're old and gray and want it soft. But they make regular and monotonous voyages, you daren't come on deck without your gold braid and uniform all immaculate, and the skipper is a sort of god whom you only see at rare intervals, on the bridge or in the dining saloon. No, give me a tramp freighter for fun.

We left Port Said one steaming hot morning ahead of a white-walled P. and O. whose officers were choking mad because they ate our smoke for an hour or more. Greasy smoke it was, too, thick and black and unpleasant to smell. But after a while the wind fell and the smoke went almost straight up, and anyway the liner went ahead of us, making eighteen knots.

I was mighty interested in the voyage from the first, because for three years I'd been on a Canadian coasting run, up in the Bay of Fundy, round Cape Breton and Halifax where it was wonderful in the summer and terrifically cold in the winter. No fun, I can tell you. It was monotonous ashore, too, same sort of people you saw at home, same sort of ships, same scenery. I liked the tropics myself, liked the smell of 'em and the life and color. You can't tell me that a palm tree's not a whole lot more romantic than a fir any day. That was how I felt, and I was keen to get back into the hot belt and hear the niggers ki-i-ing all over the deck and see the bumboats with fruit and coral and whales' teeth alongside once more.

Our skipper was a walrus of a man named Thaddeus Brown. He was from New Bedford way, and in spite of twenty years in British ships he still had a twang that you could cut with a knife. He was fat and red-faced and had a huge, swelling gray mustache that puffed out every time he breathed. He was a slovenly old boy, coming on the bridge with tobacco juice running down his chin, his hands, all but his thumbs, stuck in the side pockets of an old reefer jacket which he wore in every climate, a pair of floppy carpet slippers on his feet, and his bald head covered by a huge, stained, khaki-colored sun helmet that he'd got sometime from an army man. He always wore, besides the helmet and the reefer, a white cotton singlet, thin serge pants and a narrow sort of cummerbund instead of a belt. I never saw him in a shirt all the time I was with him.

The mate was called Hooky Reid, mainly because he had a beak of a nose that exactly resembled a hook. He was lean and hollow-cheeked, and so tanned he was almost black. He had cold blue eyes that squinted from under overhanging and hairless brows, and a mouth that looked like a slit in his face. His voice, when he gave an order,

sounded like a rasp going over leather and caused his Adam's apple to slide rapidly up and down the scrawniest throat I've ever run across.

The second mate was about two years older than myself, a steady, stocky sort of man with a round face and a mop of curly black hair. He had been a Warspite boy, was an orphan, and had served his time in Australian windjammers. He hadn't been to sea as long as I had, but he was much more studious and could give me points and a beating on navigation. It occurred to me that he'd never been really young at all. You know what I mean. He was one of those chaps who, at the age of five, can tell you how many tons of nitrate were shipped out of Iquique in August, 1888. But I got along with him fine, better than with the mate, who was always growling at what he called my damned foolishness, a phrase he first used when I sent a native boy aboard at Alexandria to request the skipper to come and bail me out of a stinking nigger jail.

We had a pretty good crew, mostly American and English, with two lascar firemen and a Samoan steward. They were all old-timers, except the two ship's boys, and you never had to give them an order more than once, with perhaps a bit of swearing when they were inclined to slack. I figured personally, when I'd looked 'em over and made a run around the ship, that we were in for a pleasant mild voyage with a lot of calls in at those mysterious, out-of-the-way tropical ports, and roaring red fun when we chanced to hit a real town. I was mistaken. The Peruvian Chief was something of a Jonah and bad luck dogged us from the day we sailed.

Coming out of Port Said we nearly collided with a harbor tug, and in the Red Sea we ran down one of those outlandish Arab boats with a huge lateen sail and a dozen stinking brown men in white robes aboard. They cursed us for nearly an hour in coast English after we'd picked them up. Ungrateful sort of animals. Of course we'd run 'em down, but it was during a dark and misty night when we couldn't see. And they didn't take into account that I'd spent an hour myself in the port accident boat lugging around looking for 'em swimming in the water. Hot work it was too, and all we got for it was a cursing. The skipper said he had a good mind to pitch them overside again, but he didn't let 'em hear him. One of the Arabs was a mullah or chief or something, and he spoke pretty good English. He threatened to report us at Aden and to do a lot more things, so the skipper to please him opened a bottle of Scotch and had him sit in the saloon to dinner. I understand the Arabs aren't supposed to drink, but this old bird took enough, I'll tell the world

We got rid of them finally at Aden, after a lot of argument and when the skipper had signed a bill or something for damages. Then we got away and went through to the Indian Ocean, down the African coast. A day after clearing the Red Sea we ran onto a sand bar, stuck where the chart said there wasn't one, and it took us eight hours of kedging to get her off. Right then, luckily, we found the compasses were way out and corrected them. All these things I put down to just the chances of the sea. It never occurred to me the ship was a Jonah, at least not at that time.

I was on watch the morning we sighted Mozambique. The dawn was a thunderous sort of red in the east. There was a thin mist rising from the water which was as placid as glass, and the sky was a jolly sight, all crimson and gold and pink, with half a dozen or so little clouds floating through it all. I was standing in the bridge wing and the sun hadn't quite shoved itself over the horizon, when I caught a gust of the real smell of the tropics. It's like nothing else on earth. You don't get it exactly in Port Said, which stinks, nor through the Red Sea. All you get there is heat and sand. But that gust I caught off Mozambique was the real thing, sort of spicy, warm, like you get in a museum sometimes where they keep things of sandalwood and cedar and camphor. But it was even more than that. It had also the steamy smell of the jungle and of the sun on tall grasses. I could pretty nearly see all Africa pictured against the sky. Niggers and livid jungle, camels and lions and white surf along the beaches. It reminded me of the first time I'd seen the tropics, years back when I was a kid on the Lucy Ann and we ran down from Frisco to Sydney.

That time it was a little island—a mite of a thing—purple against the horizon, with palms and white surf, and brown dots that were Kanakas on the beach. This time, coming up to Mozambique, it was nothing but a smell. But later, just before the sun shot up, I saw the palms ridging along the horizon like feather dusters growing out of the water itself. It was good to look at them on the edge of the sea, after those years I'd spent on the harsh coast of Canada. I could feel my blood start to race along. I had a sort of queer warm sensation in the pit of my stomach, too, and I started to remember things.

At first, I thought of Nushima, as I always did, because she was the first girl of the tropics I'd met and talked to. That was down in Apia on that Lucy Ann trip, and I always remember her standing against the whitewashed side of the cargo shed and waving to me as the Lucy Ann made sail. She was little and brown and she wore funny-colored clothes of print cloth, and sometimes I laughed at her. But I've never quite forgot the days we had wandering through the jungle, picking flowers and singing and making love. And whenever I thought of the tropics or adventure or romance after that, I thought first of her. You know how it is.

I'd likely have mooned a lot more in the bridge wing of the old Peruvian Chief, but I remembered suddenly that the skipper wanted to be called as soon as we made a landfall. So I nipped down below and hammered on his door. He didn't answer, so I opened the door and went in, and there he was, stretched out in his bunk, fast asleep, his big mustache heaving and falling, and tobacco juice spotting his white singlet. The reefer jacket covered his feet and they stuck up from under it like two short posts. I shook him and told him we were coming up to Mozambique, and he grunted and said all right. I went back on the bridge and took a bearing.

I heard the skipper slam his cabin door about five minutes later and then I heard the flopping of his carpet slippers as he started to come up the companion. After that there was a cracking noise, a short gruff sort of exclamation and the sound of a heavy fall. I ran to the companion head and there was the skipper, all in a heap at the bottom, and one of the steps was broken away.

Of course I went down to him a bit gingerly, because I was afraid the other steps might not be secure. I called the mate first and then picked the skipper up and carried him into his room. I thought he was very still and limp, and I can tell you I was looking a bit white when the mate came in. I had a queer sort of idea deep down inside me that something was going to happen that trip, something I hadn't figured on.

(Continued on Page 60)

"Report Us and Send Someone After Us," the Skipper Rasped Shakily, as He Took Hold of the Tiller. "We've Got a Chance"

CALL MONEY

By Clarence Budington Kelland

ILLUSTRATED BY ERNEST FUHR

"CONDITIONS," said Adam Kidder, "have changed."

"The right way to run a bank don't never change," said Eli Ware.

"No," said Adam, "but there always comes a time when you got to quit running a bank the wrong way."

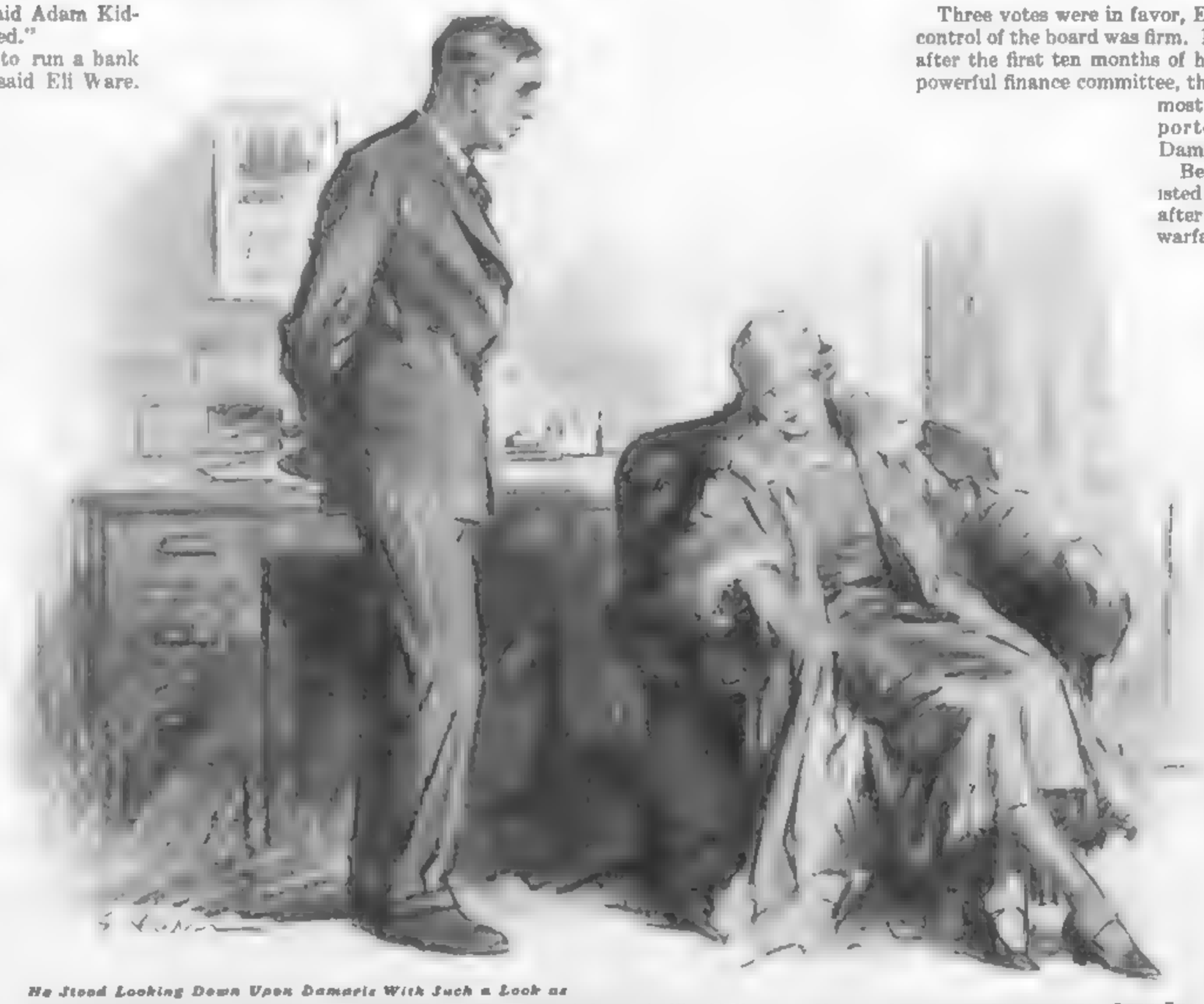
"We managed to git along 'thout you for fifty year or so," said Floyd Streeter.

"And we could 'a' contrived for fifty more," said Lloyd, his twin brother.

"Yes, sir," said Pliny Butterfield, the other member of the finance committee of the Westminster Savings Bank, "and you kin bet your bottom dollar folks here won't tolerate no newfangled notions. This here's a savin's bank."

"And the best return we git on our money is them Western mortgages—7 per cent—uh-huh. To say nothin' of the profit discountin' 'em and collectin' full face at maturity."

"And wait five years for it," said Adam. "Throw money down a well for five years! This bank should have two hundred thousand dollars out on call."



He Stood Looking Down Upon Damaris With Such a Look as She Had Never Seen in His Eyes—and Possibly Never Would See. He Would Never be One to Display His Emotions to Open Eyes

"At 4 per cent," sneered Eli Ware.

"At 3," said Adam, "if we can't get more."

"Why?"

"Safety," said Adam succinctly.

"Hain't no sense to it," said Eli. "All we got to do is pertect our depositors, hain't it? Carry fifty thousand cash, don't we?"

"Yes, and suppose a day came when people wanted a hundred thousand—where'd you be?"

"The' won't come sich a day. Our folks is depositors, not drawers. They put it in and it stays. A savin's account is a savin's account."

"It used to be," said Adam. "Read your bank statement."

"What's that got to do with it?"

"It's got this to do: Ten years ago this was a three-quarters-of-a-million-dollar bank—and two-thirds of that was savings accounts. Today we're close to two millions, and 60 per cent is commercial accounts. We've grown two hundred thousand in a year, and most of it is checking accounts."

"No difference."

Adam shrugged his shoulders.

"Now you're wanting to put fifty thousand more into Western farm loans—two thousand miles away. That money will be as fluid as granite. For five years, or the term of the mortgage, it's buried and we can't touch it."

"At 7 per cent."

"And no turnover," said Adam. "Just from the standpoint of profits, we're losing money." Eli snorted. "Figure it yourself," said Adam. "Your way we get 7 per cent on fifty thousand for the term of the mortgage. The money goes out of the town, out of the state. We handle it once."

"We pay 4 per cent for it and rent it out at 7."

"But," said Adam, "we make more money if we rent it out at home at 6—not figuring the general advantage to the town. Suppose we loan Pliny Butterfield ten thousand dollars. What happens? Why, Pliny deposits the money here. Most of it will be checked out here, but part of it stays for a month, or maybe two or three months. We loan that again at 6 per cent, and we're paying nothing for it but the overhead. That's twice we rent out the same dollars. Then the man who borrows that money deposits it here again and some of his stays, and we rent that out at 6 per cent. So long as that money stays in Westminster it keeps coming back into the bank and we keep renting it out, time after time. I'll bet there are dollars in this bank that are drawing interest from four or five men. In five years that'll amount to a heap more than your Western 7 per cent. Pliny's paying us 6 per cent for money he lets lay here; John Smith is paying 6 per cent for some of Pliny's money and he lets it lay in the bank, and so on. To say nothing of the bigger profit that comes from building up the town and increasing business."

"You're allus arguin' that p'int," said Pliny.

"I've proved it, haven't I? Look at Westminster."

"But that don't justify puttin' out a lot on call at 4 per cent. Call money don't build up no town, and it don't draw int'rest more'n once."

"But it pays its way, and it's where we can lay our hands on it overnight."

"For what?"

"In case we need it."

"But we hain't never needed it."

"No, and you've never been sick, Eli. But you'd hate to live in a town without a good doctor."

"Mebby, Eli," said Pliny, "there's suthin' to what he says."

"I was kinder calc'latin' mebby we better foller his advice," said Lloyd Streeter. "He's been demonstratin' his jedgments up to now."

"He's been a-puttin' a snag of money into bonds," said Eli—"5 'n' 6 per cent stuff."

"Yes," said Adam, "and what's the market on our bonds today?"

"We done pretty good," admitted Pliny.

"I've been watching the bond market like a hawk," said Adam. "Not a bond selling under what we paid, and we got a profit of more than thirty thousand. Guess that pulls up the return some. Took a five-point profit on ten thousand Easterns this week. Paid eleven on the investment, didn't they? Bonds we sold the past month have netted upwards of three thousand."

"Then net some more with this here two hundred thousand call money you're fussin' about," said Eli. "Don't give it away for 4 per cent."

Adam shrugged his shoulders and put the motion: "All in favor of setting aside as rapidly as we can a sum of two hundred thousand dollars to put out on call, signify by saying aye."

Three votes were in favor, Eli Ware's against. Adam's control of the board was firm. His only real opponent was, after the first ten months of his chairmanship of the all-powerful finance committee, the one man whom he would most have desired as a supporter—Eli Ware, father of Damaris.

Between Eli and Adam existed a state of armed neutrality after office hours, but of open warfare during the day of business. Damaris had brought about the former condition.

"He's coming here to call on me, father, and you've got to treat him decently," she said.

"He hain't. I won't tolerate him."

"Then," said Damaris, "I'll call on him."

"Eh? What's that?"

"If I can't receive him in my own home, there's nothing to prevent his receiving me in his," Damaris said placidly.

"You wouldn't dast!"

"Try me," said Damaris.

But that Eli Ware dared not do. He knew his daughter, and made the most ungracious surrender he could manage.

"Then," he said, "keep the young know-it-all out of my sight and hearin'."

And so it rested. Between Damaris and Adam existed a condition not at all conventional. Adam knew he was going to marry Damaris if she would have him; Damaris knew she would some day marry Adam—if he asked her. That was all. He had not asked her. The situation might not have contented any other pair of young people in the world, but apparently it was perfectly satisfactory to these.

Eli openly declared he was going to defeat Adam Kidder for election, and to this end he directed all his labors. The town was not with him. Adam's policy of conducting the bank had given it a life it had not before known, conveniences it had not dared to hope for, and such a prosperity as even now seemed impossible to it. It could shop as well and as cheaply as it could shop in Boston. Its women were better dressed. New structures had risen on its main street, and there were amusements for the evenings—all because the bank had financed these ventures.

But any constantly sustained attack will win adherents.

"Some of these here wildcat schemes of hisn 'll run us into trouble," Eli said. "He hain't havin' due regard to who he lends the bank's money to. Jest wait!"

Once in a while some of the older generation would agree with Eli, some of those elder statesmen who were satisfied with things as they were and resented that the town should progress beyond their ideals.

"Mebby so, mebby so," Xenophon Short agreed. "Goin' a mite too fast, seems as though—hustlin' too much—reachin' out too fur."

"Goin' to fetch us down in ruin," said Eli. "And now he's shovin' another newfangled notion down our necks. Goin' to put out two hundred thousand on call. Throwin' away 3 per cent int'rest, that's what he's doin'."

"On call, eh?" said Xenophon, who had no more idea what it meant to do so than he had of the process of manufacture of Gobelin tapestries. "Gittin' us mixed up with Wall Street, hey?"

Which was the beginning of that. Wall Street! Xenophon loved to waggle his jaw on the piazza of his hotel, and for days the money interest cropped up constantly in his conversation.

"Speculatin', that's what he's doin'. Lettin' out the bank's money on call, b'jing. Think of that! Here we be in Westminster, and this here boy—for he hain't nothin' but a boy—is gittin' us mixed up with them Wall Street fellers."

Westminster is not alone in this—that if it fails to understand a matter it suspects it. Call money was discussed in the post office and in stores and in kitchens. What was Adam Kidder running them into? Many of those people had all their wealth in that bank. A good proportion lived on the interest of their savings accounts, and even added to the principal. What touched the bank touched them vitally. So Eli Ware made progress. Damaris was not without apprehension.

"Adam," she said, "there's talk." Adam looked down his nose

"Seems as though," he said.

"Don't you think you should do something to quiet it?"

"What?"

"Well, some of your plans. Couldn't you postpone them till this blows over?"

"Which?"

"The Farmers' Cooperative, for instance. People say the bank shouldn't meddle with it."

"Any farmers say so?"

"No, just town people."

"Think it'll help the farmers?"

"It's bound to."

"Hurt the town folks?"

"No"

"Um—calculate we'll stick to it then."

"It's this call money that's worrying people."

"Worry me too. Worry me a heap more till we get it put out. Will have this week."

"They don't understand it."

"Day's sure to come when they will," said Adam.

"But before that you may be beaten. You've done so much. Now you don't want to be put off the committee."

"Don't aim to be."

"You've made money, Adam. When you started a year ago—why, a year ago you were just a kind of a town loafer—and now you're well off."

"So are lots of folks."

"They're saying you are making yourself rich out of the bank."

"I am," said Adam. "Never denied it. Think of anybody that's lost money by it?"

"No."

"Guess I'll keep on as I be," he said.

"Sometimes I could shake you. You're immovable. I—I almost believe you don't understand."

"Keep on believing it," said Adam. "Talk it up, Damaris."

"They'll beat you at the next election."

"Maybe."

"Then what?"

"Give 'em a year to think it over. Get elected again."

"You're so cocksure."

"Know what I'm doing," said Adam.

"Are you always sure?"

"Wouldn't do it if I wasn't."

"But you may be wrong about some of these things."

"Studied 'em, haven't you, Damaris—looked into 'em?"

"Yes."

"Believe I'm wrong?"

"I—I know you're right."

"Me too," said Adam. "Calculate I'll go ahead.

"If anything happens it'll be blamed on you."

"There's them 'll see to that," said Adam

"I—really, with all this talk going on, I think it would be wise to give up this call-money idea."

"This talk makes it necessary."

"Why?"

"Shakin' confidence in the bank, isn't it?"

"Yes."

"What does a bank need most if folks lose confidence in it for a day or two?"

"It needs somebody to convince people they are wrong."

"No," said Adam.

"What then?"

"Quick assets," said Adam.

"I don't understand."

Adam changed the subject—abruptly, as was his custom—and Damaris knew he could be brought to discuss that matter no further. His mind was made up, closed against arguments. He felt he was right and nothing could stop him from going ahead.

She was proud of him, though she was apprehensive of the outcome.

"Wanted to talk to you about the women," said Adam.

"What women?"

"Farmer women—egg women and chicken women, canned-fruit women."

"What about them?"

"If five hundred hired women in a factory can make money for a company putting up pickles or canned peaches or tomatoes, why can't a few hundred farmers' wives make as much in their kitchens?"

"I'm sure I don't know. I've never thought of it."

"Great talking point," said Adam.

"What is?"

"Made in a farm kitchen."

"I see. You mean that there would be a big market in the cities for things that are homemade?"

"Wouldn't there?"

"Certainly."

"Talk it up," said Adam.

"But how would you sell—supposing the women would can? And could they can in quantities large enough?"

"Equip 'em—best cannin' utensils."

"That would take more money than they could afford."

"Wouldn't have to afford it. I'm just getting the idea. It's not worked out. Takes time to work out an idea. That's why I used to fish so much."

"I'll help you think," said Damaris.

"Want you should always help me think," said Adam, approaching as close to sentiment as he had ever come. "General idea's to turn this whole township, and maybe county, into a factory—men and women and children."

"I see what you're getting at."

"Money in it for everybody."

"Including you?" Damaris asked with a smile.

"Always calculate to get mine," said Adam. "We'll work it out together."

Such was Adam's method of courtship. No holding of hands; no whispered words; no demonstrations of young affection. One had to read between the lines, and the spaces were not large. But Damaris—she had been born in Westminster and reared there. These people were her people and she understood them. She understood Adam better than she understood any other person, because in him were combined all the traits of the New Englander. He was what one might call a sample package. She understood

(Continued on Page 72)

"What Brought You Here? What are You Afraid Of? You've Trusted This Bank for Fifty Years, Why Not Trust it Now?"

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PHILADELPHIA, DECEMBER 26, 1925

The Quarrelsome Triplets

THERE are three seemingly irreconcilable factors in French public finance which have long baffled most American newspaper readers. Private wealth, heavy taxation and public poverty are the quarrelsome triplets.

The private wealth of France may be safely assumed. No one denies it. The tax laws of the country number more than six thousand. Everything is taxed except sneezing. Some things are taxed under several heads. Great Britain is the only country in Europe in which the hand of the taxgatherer is laid upon the people more heavily, and yet the English laws are so much simpler, so much more scientific in their nature, that they are perhaps less harassing than those of France.

Heavy taxation applied to extensive taxables ought to mean a well-financed treasury; and yet everyone knows that financially speaking the French Government is forever hanging on by its very eyelids. Inflation continues, francs fall, vast quantities of gold or its equivalent are being smuggled out of the country, a capital levy is debated and capitalists shudder. The answer is that a socialist-communist government is pouring out millions of francs like so many liters of Seine water.

Why don't the voters call a halt? The reason is that the French peasant has more money and higher wages than ever before. It is not such good money as he used to get, but there is more of it; and to a farm hand that is a good thing in itself. Far be it from him to turn out a crew of deputies and senators who are putting a thicker wad of currency in his pocket than he used to get, come pay day.

French finances will some day improve, but there need be no reason for surprise if they are worse before they are better. The proper time to go through the pangs of monetary stabilization is when one's neighbors are suffering the same handicaps. France has not followed this wise rule. Britain has returned to a gold basis. Germany is over the worst of her monetary troubles and is preparing for an aggressive commercial future. Italy will presently stabilize the lira on the best ratio she can achieve. France, there is reason to fear, will be in the throes of stabilizing the franc about the time that her neighbors are back on a sound-currency basis. Her difficulties will seemingly be increased by the fact that in the near future so many other European nations will be participating in international trade without the hindrance of depreciated currencies subject to wide fluctuations from week to week.

Potentially, it lies within the capacity of France to better her position enormously; but if she is to do so she must bring to the task a far larger measure of her old-time financial genius than she has lately exercised.

Italy Pays and Borrows

THERE was an enthusiasm, an atmosphere of candor, about the negotiations of the Italian debt-funding commission that made a deep impression. There was a certain gallantry of approach toward the matter in hand that exacted a sympathetic reception and the utmost forbearance that one nation may show to another in an issue which is such a strange and intangible blend of economic, ethical and sentimental considerations. The terms of settlement were swiftly reached.

Count Volpi and his colleagues came to Washington armed with two advantages of capital importance: First, they were the envoys of a people possessed by a will to pay. This spirit, no less advantageous to creditor than to debtor, saved the Italian people not less than a billion lire. Second, the negotiators proved that they had a correct understanding of American psychology. They were willing to trust to our sense of fairness. Their confidence was not misplaced. The happy issue of their negotiations should serve as a valuable object lesson to other nations whose war obligations have still to be funded.

Wall Street has its Belascos no less than the Rialto. Only the uninformed will deny that financial stage setting deserves to be numbered among the fine arts. In the world of finance great constructive operations never happen. They are always achieved, usually by consummate skill and by infinite capacity for taking pains. Financial stage managers, unseen and unidentified, produce the money dramas which play to millions. Not the smallest gesture in their productions is spontaneous. Every little movement is planned, perfected and approved in advance. Nothing is left to chance. No theatrical device calculated to capture the public imagination is overlooked.

It is in no spirit of cynicism, but rather with frank admiration for finished work, that attention is called to the dramatic element in the Italian negotiations. No sooner was the agreement signed than Count Volpi, quite in the grand manner, handed Secretary Mellon his government's check for five million dollars on account of a payment which will not fall due until next June. It is said that money talks, and Count Volpi's check made itself heard clear round the country. Simultaneously a popular small-sum subscription was started in Italy for the purpose of meeting debt payments. The King, as might have been expected, was among the first to chip in his personal contribution of five dollars. Peasant and shopkeeper followed the royal example. Helping to pay the national debt became all the style, for giving is never so easy as when it is fashionable. As a whirlwind climax for the drama a powerful group of bankers, headed by Messrs. J. P. Morgan & Co., floated a loan of one hundred million dollars for the Italian Government. Good intentions, correct psychology and skillful stage management combined to bring about a settlement.

The success of Count Volpi's mission takes on added brilliance when contrasted with the comparative failure of Mr. Caillaux's undertaking. Italian resources are more depleted than those of France, but the spirit of Italy, that great intangible which cannot be expressed in statistics, has more than made up for her deficiency in material assets. The amount of special pleading for France indulged in by Americans outweighs ten for one the intercessions made in behalf of Italy; and yet it is the latter, not the former, that, by helping herself, has taken the first step toward sound financial relations with this country.

France has ancient claims upon our sympathetic regard, and that regard has not been lessened by the bungling leadership and the internal dissensions of which she is the victim; and yet the fact cannot be ignored that the welfare of every state under a stable republican form of government is in the hands of the people as a whole. It is they who make the bed upon which they must lie.

Candor compels the admission that American mischief-makers are in no small degree responsible for the French notion that we should never make any resolute attempts to collect the war debts. During the war various American officials resident in Europe, men utterly without training in finance, were pressed into service as fiscal agents of one sort and another, and their statements, colored by their own sentiments but unsupported by any shadow of authority, were taken at face value by European officialdom. Expatriated Americans on the fringe of Continental society, after-dinner speakers, tufthunters, climbers and decoration hounds, all have watered this weed of wartime sowing. It is hard to say whether they have rendered the greater disservice to France or to America.

To Arm or Not to Arm?

FROM every part of the Union letters have come to this office in support of the position taken in an editorial which appeared in THE SATURDAY EVENING POST of October thirty-first, expressing the belief that national anti-pistol legislation might have the effect of disarming law-abiding citizens and of putting them even more at the mercy of gunmen, burglars and bandits than they are today.

Some of our correspondents, men whose callings bring them into direct contact with the criminal classes, go a step further and declare that the proper slogan of the day is A Pistol in Every Home. A judge, describing conditions in the state of New York, writes, in part, as follows:

"The crook will always be able to procure a pistol or other dangerous weapon, and until the law is so changed that the malefactor is adequately punished and the average citizen is reasonably safe in his home and on the public highway, citizens should be encouraged, rather than discouraged, in the practice of going armed. . . . Gunmen would hesitate before holding up stores if they had reason to know that each clerk would be armed. At present pistol permits are hard to secure, and the finger printing required in some localities, before they are given out—aside from the legality of such a requirement—subjects the individual to unwarranted annoyance. The present pistol-permit law should be repealed and a law passed making the possession of a pistol by anyone who has been convicted of a crime, a felony."

Register Our Aliens

THE amount of bootlegging, banditry and crimes of violence traceable to unnaturalized aliens, the numbers that have gained admission to the United States illegally, the burden of police testimony and repeated official recommendations, all point to the imperative necessity for keeping closer tabs on our alien population. The obvious and the only satisfactory means of establishing and maintaining a nation-wide Who's Who of our overseas sojourners is to require registration and periodical inspection at local centers. Such a system would, no doubt, be costly; and yet this is not a strong talking point against it, for after all, nothing is so costly as widespread crime, and public money judiciously spent for its detection or prevention is always well spent.

Native-born sentimentalists will inevitably swell the chorus of protest with which the welkin will ring the moment any such system is formulated in a well-sponsored bill introduced into Congress. A section of the foreign-language press will vehemently declare that such a procedure would be degrading and "un-American." Anything our alien friends find distasteful they try to discredit by stigmatizing it as un-American though it may have been proposed by legislators who have two or three centuries of American ancestry behind them. The objectors will become so vociferous that they will quite overlook the irritations to which the native-born voluntarily submit. They will ignore the questionnaires of the census enumerator; the search of personal baggage by customs inspectors; the inquisitions of the Treasury Department, the final results of which are printed in the daily press for him who runs to read; the investigations of the Federal Trade Commission and other agencies set up for the regulation of business.

Our Capacity to Receive Debt Payments—By Alonzo Englebert Taylor

THERE is difference of opinion among those who fear for the effect of debt payments upon the United States as to whether agriculture or manufacture stands most exposed. Contending that "the farmers of the United States would suffer more than the manufacturers," though at the same time conceding that the decisive argument for this country "is not the damage to particular interests—which would diminish with time," Keynes, from the cloistered recesses of King's College, Cambridge University, has felt called upon to "recommend" to our senators and congressmen "to invest at once in a little caution in their opposition . . . lest they soon suffer the same moral and intellectual ignominy as our own—British—high-reparation men." If this be the only intellectual ignominy to which our congressmen stand exposed, the country is fortunate indeed! Keynes argues that "the industries of the United States would suffer, not so much from the competition of cheap goods from the Allies in their endeavors to pay their debts as from the inability of the Allies to purchase from America their usual proportion of her exports." This apprehension is largely theoretical, as may be inferred from a scrutiny of our chief export commodities. One must view the problem from the inside standpoint of commodity relations quite as much as from the outside standpoint of trade theory.

The manufacturer asks what additional goods, beyond those otherwise to be expected, will debt settlement bring to the American market? And what additional goods, beyond those otherwise to be expected, will debt settlement bring on the foreign markets in competition with American goods? And what paid-for raw materials will debt payment bring to the American market that would otherwise be paid for with exports of our manufacturers? The farmer wants to know what foodstuffs that might be raised at home will debt payment bring to our shores? And will debt payments operate to curtail our exports of the foodstuffs that we now produce in excess of domestic requirements?

A gradual decline in export of foodstuffs is to be anticipated; a gradual increase in import also seems probable and, indeed, inevitable. We are heavy importers of coffee, tea, cocoa, chocolate and other tropical specialties. Apparently our per capita consumption of these is rising; an increase in imports will, therefore, be the cumulative result of increasing per capita consumption with a growing population. We also import large amounts of sugar and vegetal oils, the latter both for food and industrial uses. Our requirements in sugar and vegetal oils could be covered in the continental United States, potentially, but nothing approaching this position is to be expected for a long time.

We may undertake in our insular possessions to expand the cultivation of the foodstuffs that we now import from Cuba and other tropical countries, but the size of the populations and the characteristics of the labor will make this development slow, and little is to be expected during the next decade. This predicated expansion in import trade of these foodstuffs, taken in connection with decline in the export of domestic foodstuffs, may be expected to have a substantial effect in reducing our balance of merchandise exports and thus in facilitating debt payments.

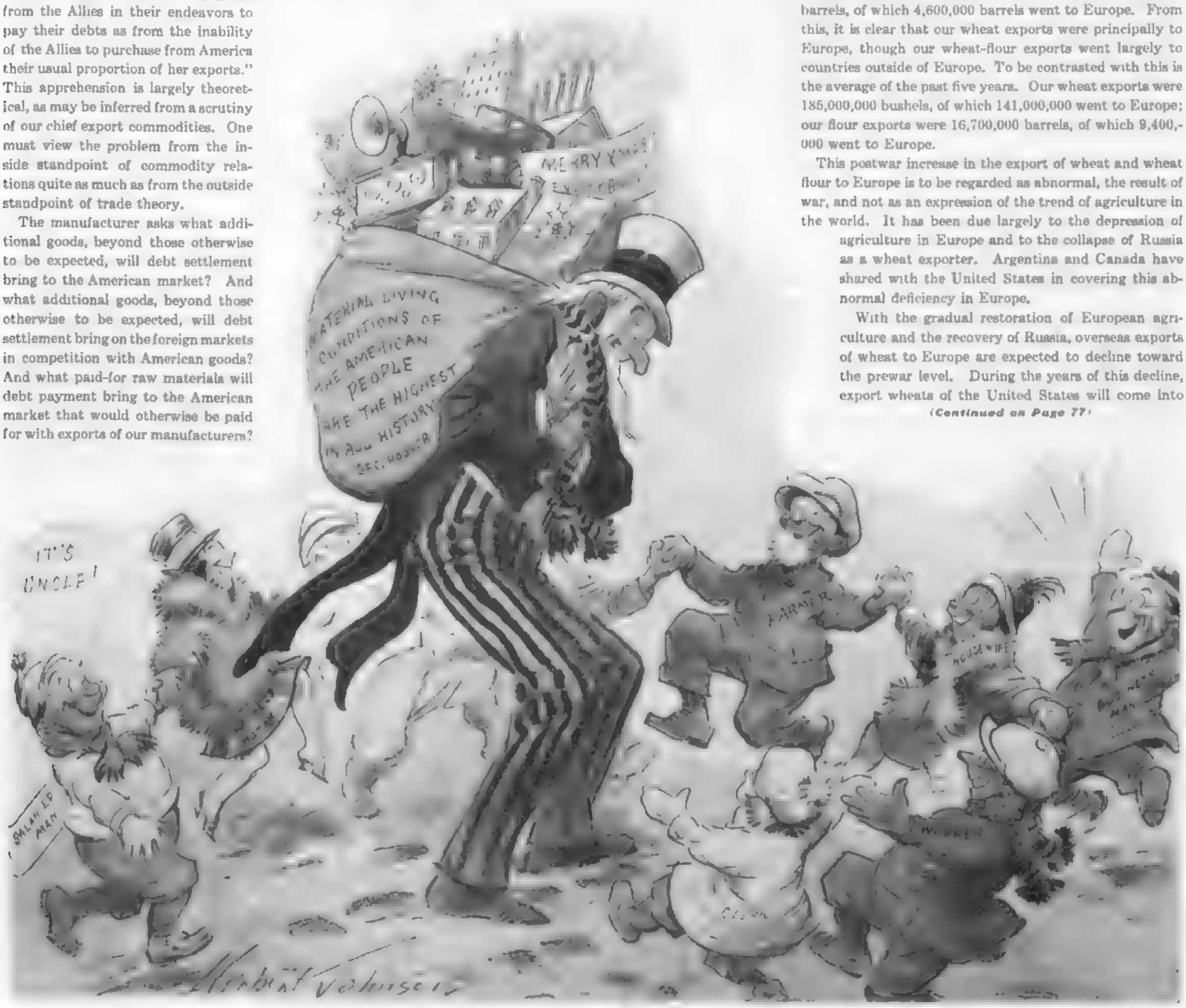
Our prewar and present situations with respect to export of agricultural staples and the reasons for the prospective decline after a decade or two may be briefly summarized. All figures are rounded.

Wheat: Our average annual export of wheat, as grain, in the five years before the war was a little less than 57,000,000 bushels, of which more than 50,000,000 went to Europe. Of wheat flour the average export was 10,700,000 barrels, of which 4,600,000 barrels went to Europe. From this, it is clear that our wheat exports were principally to Europe, though our wheat-flour exports went largely to countries outside of Europe. To be contrasted with this is the average of the past five years. Our wheat exports were 185,000,000 bushels, of which 141,000,000 went to Europe; our flour exports were 16,700,000 barrels, of which 9,400,000 went to Europe.

This postwar increase in the export of wheat and wheat flour to Europe is to be regarded as abnormal, the result of war, and not as an expression of the trend of agriculture in the world. It has been due largely to the depression of agriculture in Europe and to the collapse of Russia as a wheat exporter. Argentina and Canada have shared with the United States in covering this abnormal deficiency in Europe.

With the gradual restoration of European agriculture and the recovery of Russia, overseas exports of wheat to Europe are expected to decline toward the prewar level. During the years of this decline, export wheats of the United States will come into

(Continued on Page 77)



CAUGHT WITH THE GOODS

SHORT TURNS AND ENCORES

Memorabilious

HOW dear to my heart is the Christmas Cantata,
Our annual stunt in the schoolhouse of yore;
The speeches and songs full of ethical data,
And all the freak costumes the soloists wore:
The overstuffed tree, and the desk that stood by it,
The candle grease, orange and evergreen smells;
The candy and popcorn that ruined our diet,
And hoary old Santa who jingled the bells;
The old hokum Santa, the cotton-trimmed Santa,
The moss-covered Santa who jingled the bells!

—C. R. S.

Floorwalker in Jewelry Store—"Just a Few Moments, Madam, and I'll Find Someone to Wait on You!"

A Commuter's Shakspere

HE WAS a little old man, feeble and rheumatic, and he sat on the porch of his little old house in one of the more remote suburbs. He talked wistfully of the theater, which he appeared to miss, especially Shakspere's plays.

"Tell me," he said abruptly. "Whatever became of Hamlet? I felt honestly sorry for that young fellow, his father's death cut him up so. And the way he tried to fasten the guilt on his mother and her second husband—that was a caution! Poor gabby Polonius too! He meant well; I know he did, because I'm old myself now; but what happened to his daughter, Ophelia? Did she marry Hamlet finally? I have always been curious to learn."

We were speechless, but the little old man did not wait for us to answer.

"Then there was Romeo. And his little sweetheart, Juliet. Did Romeo hear in time? Did he get Friar Laurence's message that Juliet's death was just a sham to save her from marriage to Count Paris? I have often wondered whether they overcame parental objections at last and were happily hitched up."

We gasped. Could it be possible that we were listening to the voice of sanity?

"And then there was Petruchio and that shrew of a wife of his, Katharina," pursued the little old man on the porch. "Did he finally succeed in taming her, or did he have to give it up as a bad job? Gracious my, how he did storm around the stage! I often wondered how it all came out in the end."

"Do you mean to say——" we began, but without avail.

"That Macbeth man, too, whatever became of him?" pattered the little old suburbanite. "He was in a bad way, I recollect. He went almost crazy at the dinner table the night he saw Banquo's ghost. His nerves were going fast. I used to tell my wife I didn't believe Macbeth would last the year out."

There was nothing to be done but shout the old man down.

"Stop! Listen!" we cried. "Do you mean to say you don't know that Hamlet died? That Ophelia went crazy and drowned herself? That Romeo did not get the message in time, and that Juliet and he passed out together?"

The little old man pressed his hands upon his head.

"Oh, oh!" he said. "Isn't that terrible! Hamlet, Ophelia, Romeo, Juliet—all dead? No, I never heard a word of it. You see, living away out here as I did, I had to leave the theater long, long before the play was over, if I wanted to make the last train. They tell me the service is lots better now, but I—I'm not. I'm worse. And I never was any great hand at reading."

—ARTHUR H. FOLWELL.

Bachelor Ballads

III. SINK SONG

WASHING dishes, making wishes
While the scummy water swishes
Bits of foodstuff through my fingers
Is a pleasure—in a measure
Quite akin to seeking treasure—
That within my memory lingers.
Coffee grains that clog the drains
May be avoided if you've brains
And throw them in your neighbor's garden.
But oh! I beg. Spare me the plague
Of soaking off adhesive egg
That's bound upon the plates to harden.

CHORUS.

[con spirito]

Dig down! Bring it up!
That's a spoon and that's a cup.
See the bread among the dishes
Floating round like little fishes!
Oh! It's nice to dream and think
Among the dishes in the sink.
But

[largo]

What breaks the spirit in any man
Is scraping egg from a frying pan.

—Kenneth Phillips Britton.

The Book-Jacket Blurb

LOVE'S LINIMENT

FRONT COVER

By Emmanuel Elphinstone

A RIP-ROARING tale of murder, bigamy, and spiritual conflict among the junk dealers of Cincinnati. Winsome Honeysuckle Katz, whose craving for beauty has been stifled by a sordid childhood among the opium smugglers, is one of the most appealing characters in modern fiction. "They are so beautiful! They are—well—so circular!" she exclaims when she first sees the heap of cast-off automobile tires in her husband's junk yard. But he does not understand. Will he ever understand? Will you understand? Will anyone understand?

With its baffling murder mystery, its biting satire on the hollowness of English society life, and its atmosphere of gentle whimsicality, the book will go far toward solving most of the much vexed social problems of the day.

INSIDE FLAP OF FRONT COVER

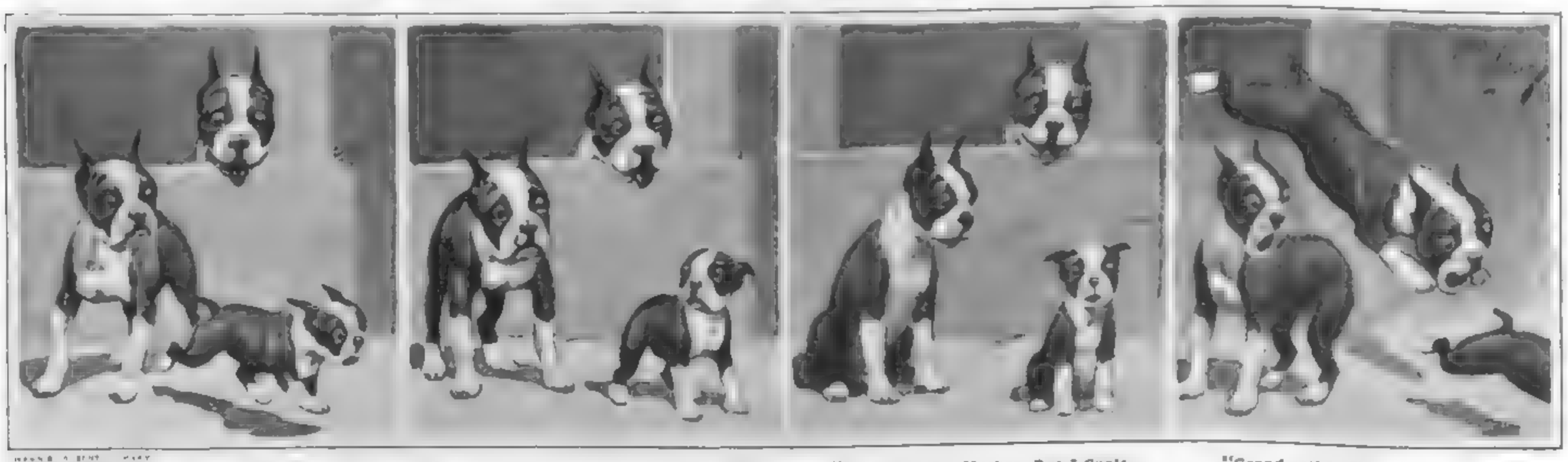
Read these great books by Emmanuel Elphinstone:

Under Queenly Stomachers; Tales of the Gay Court of Charles the Fat.

Rubbing Noses with Royalty; a Cloak Buyer's Trip to Europe and Back Again.

(Continued on Page 76)

Mr. and Mrs. Beans



"Buster, Come Back Here! You are a Big Boy, Still I Must Know Where You Spend Your Evenings"

"I Don't Want to Seem Unreasonable, Son, But Mothers Must be Watchful These Days"

"I Suppose So, Mother, But I Can't Help Thinking That

"Grandmother Must Have Had to Keep Her Eyes Open!"

How good they taste!
Campbell's
PORK
AND
BEANS
WITH TOMATO SAUCE
CAMPBELL SOUP COMPANY
12 cents a can
Slow-cooked
Digestible

[redacted]TY YEARS OF MELODY

By Charles K. Harris

MY FEW experiences with publishers had been far from pleasant and I decided to publish my own songs. Surely I could not be any worse off if I published them myself. If my songs sold, no one would share in the profits. Although I had published Hello, Central, Hello! I still was in the dark regarding the business secrets of publishing, which involves printing, selling, administrative and organizing angles—not to say anything of the financial angle.

I had a friend, John W. Nau, employed by Joseph Flanner, a Milwaukee music dealer. Nau was one of the best-posted music men in the West. As I had bought a great many banjo books and strings from John, we became quite chummy. One day I arranged to take lunch with him. I thought that he would be the ideal partner for a music-publishing enterprise, and when I approached him upon that proposition he argued thoughtfully that he knew at the present time his salary awaited him; that it took a big pile of money to go into the publishing business; and besides, he was not overblessed with money. Nevertheless, he said I had given him a great idea. We all like to make a little money on the side. Now he knew I could write songs; that there should be a market for popular ballads of my style and description. He based his statement upon twenty years' experience in the musical business. He told me of a friend in Chicago, employed by John Church & Co., one of the large publishers in the United States, whose name was Henry MacCoy, who was even more thoroughly acquainted with the business. Perhaps, he thought, we could interest him in our proposition.

The following Sunday, after writing MacCoy that we were going to visit him, we arrived at his home, where we were cordially welcomed by MacCoy and his charming wife. John laid out the plan. MacCoy was not so enthusiastic about it as he could have been. Perhaps he was too conservative; but his wife, who had listened to the conversation, jumped at the idea immediately, and it was through her influence that MacCoy accepted the proposition.

The proposal was that they were to put in together the sum of $500 and I to put in all the manuscripts I should write during one year. If at the expiration of one year they wished to continue with me they could extend it for another year. We were to share and share alike all profits, if any. We all signed on the dotted line and a new publishing concern broke on the horizon—Charles K. Harris & Co., 207 Grand Avenue, Milwaukee, Wisconsin. I turned over to them Hello, Central, Hello! which had already been published. We placed in press Kiss and Let's Make Up; School Bells; You'll Never Know; Creep, Baby, Creep; Can Hearts So Soon Forget? and Only a Tangle of Golden Curls.

Mr. Harris Talking Over One of His Song Successes With Mayer Cohen, the California Baritone, and Armin & Wagner, Vaudeville Artists

I Become an Individual Publisher

MY STUDIO at the above address was the headquarters. John Nau, after finishing his work at Flanner's music house, would hasten to my studio and we would work together until late at night, forwarding songs to the different music dealers throughout the United States from our meager catalogue. In three months I had gained a comprehensive knowledge of the music business and soon thereafter took charge of the entire business. That year we cleared more than $3000 profits. However, I found myself doing all the work and my partners drawing their weekly stipend.

New Year's Day, in the year of 1892, a meeting was called in my studio, where I made a proposition to them that I would enter into a long-time agreement with them upon one condition—that they were to leave their present positions and all work together. Again the conservative MacCoy could not see it that way. He was reluctant to give up a well-paying position. John Nau, to his credit, agreed; but, of course, would not do so unless MacCoy also did. Not making any headway, I made another proposition—that they could either buy my interest or I purchase theirs. Nau, being a rather practical fellow, said that inasmuch as neither MacCoy nor he wrote songs, it was futile for them to purchase my end, and they decided to accept my proposition to purchase their interests. Thus I arranged to pay them $100 on account and give them my notes, payable in monthly installments, for one year.

We went downstairs to the café and Nau proposed a toast: "Here's to the success of Charles K. Harris, music publisher, the only individual publisher and song writer in the world today, and long may he live and prosper."

"Hear, hear!" said MacCoy, and the deal was closed.

John W. Nau died ten years ago. Henry MacCoy left John Church & Co. and has been for many years connected with the Theo. Presser Company in Philadelphia.

The first one to whom I imparted my new arrangement was my mother. I told her that I had bought out my partners and that I was going into it to sink or swim, and decided I would never have another partner in the music business.

And so for thirty-two years I have remained an individual publisher. During all those years I have seen many concerns spring up and fall by the wayside, and the only publishers of popular music who entered the publishing business at that time, and are still in existence, exclusive of myself, are M. Witmark & Sons, who preceded me by one year, and Will Rossiter, of Chicago. I can never forget the encouragement offered by my mother when I embarked as a publisher upon my own account.

I felt very proud next morning when arriving at my little studio. There were a few shelves lined against the walls, containing copies of my songs. They were printed on a small press by Pollworth & Brother, two young men who had just opened a small establishment possessing only one press. These enterprising young men had purchased the music type from my former printer, who gladly disposed of it when he discovered that people in Milwaukee had rare occasion to have music printed.

My youngest sister, Ada, then about seventeen years of age, had cultivated the friendship of a young girl living in Chicago, who often visited us in Milwaukee. It was on one of those occasions that my sister received an invitation to attend a ball to be given by a club presided over by her Chicago chum. The task of escorting my sister to Chicago was mine by assignment. Arriving two hours later in Chicago, we were put up in the home of Ada's friend. The ball was to take place that same evening. It was during those days when lamps dimly illuminated the paved streets, when surreys and carriages dotted the streets. It was the days of dancing before the great god Jazz had cracked his whip. The fox trot, the tango and similar dances followed some twenty years later. Couples then glided about the floor gracefully, executing the waltz, minuet, quadrille and schottische. As a young man I had often attended balls, social soirées and the like; and until I am laid away in the dreamless dust of silence, memories of that particular affair on a certain night in Chicago will always linger with me. It was there that I received the inspiration for After the Ball, as the reader will presently see.

Capitalizing Sentiment

LET me return to it and live it over again. The ballroom was crowded, the majority of the dancers being members of one club, all seeming to know one another. I was introduced by my hostess to a little dark-eyed Southern girl, who eventually became my wife—Miss Cora Lerhberg, of Owensboro, Kentucky—who with her folks had just moved to Chicago and was also a member of the club. Perhaps it was a case of love at first sight. We danced together all evening, much to my delight. Gathered in our group that night were a charming young couple, who, we learned, were engaged to be married, when suddenly the engagement had been broken. Just a lovers' quarrel, I presumed at the time; but they were both too proud to acknowledge that they were in the wrong.

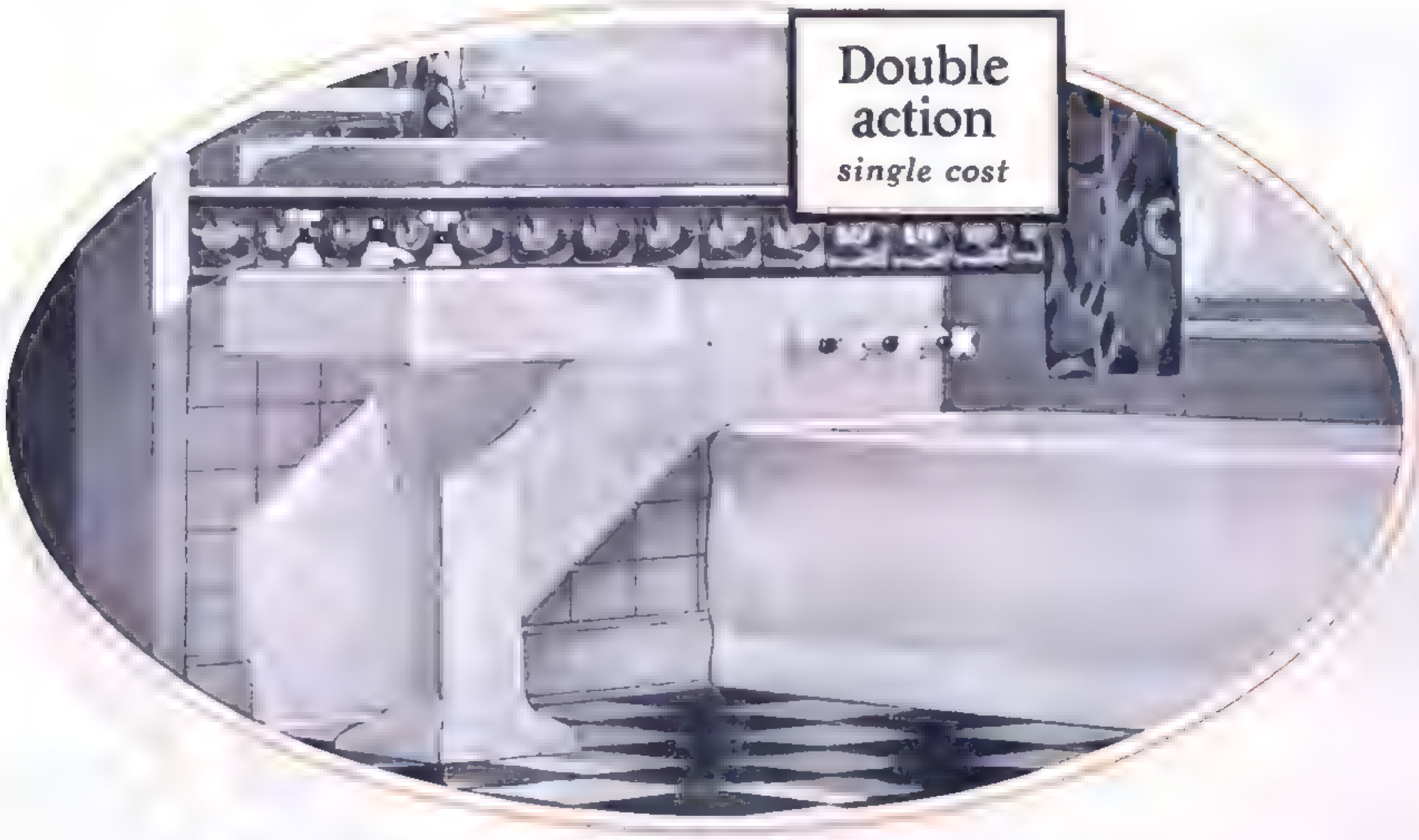
The ball lasted until early in the morning and we were all leaving for our respective homes, when just ahead of our party, waiting for his carriage, I noticed this young man escorting, not his fiancée, but another charming miss. Loverlike, he probably felt that if he caused his sweetheart a pang of jealousy she would the more readily forgive and forget. Of course, she did not know this. She simply knew that her Harry was easily consoled and that her place was usurped by another. Tears came to her eyes, though she tried to hide them behind a smile and a careless toss of the head. When I witnessed this little drama the thought came to me like a flash, "Many a heart is aching after the ball," and this was the conception of that well-known song.

Upon my return to my small office the next day I was completely exhausted from the trip and the ball the previous evening. I lay down upon a sofa in my studio for relaxation before commencing upon the day's work. I had only rested for a few moments when an amateur singer, my tailor, Sam Doctor, rushed into my studio in great excitement and awoke me from a peaceful slumber. He stated that he knew of a real honest-to-goodness job for me. The Wheelmen's Club, of which he was secretary, was getting up a minstrel show to be given within the next two weeks at the Academy of Music. This was due, I suppose, to Milwaukee being chosen that year for the scene of their annual convention, and it was expected to bring to Milwaukee representatives of all other Wheelmen's Clubs throughout the United States.

Doctor told me that in the minstrel show he would like to use an entirely new song. I replied I had just returned from Chicago, tired and sleepy, but that if he left me to myself for a few moments I would endeavor to think of an idea for him.

After his departure I again returned to the sofa, lay down upon it with my arms clasped behind my head, and gazed up at the ceiling. There it was; it appeared as a mirage—the estranged couple of the previous night whose pride for some reason or other kept them apart.

(Continued on Page 29)



Bathroom cleanliness is more than spotlessness

Sunbrite keeps it sweet and sanitary, too

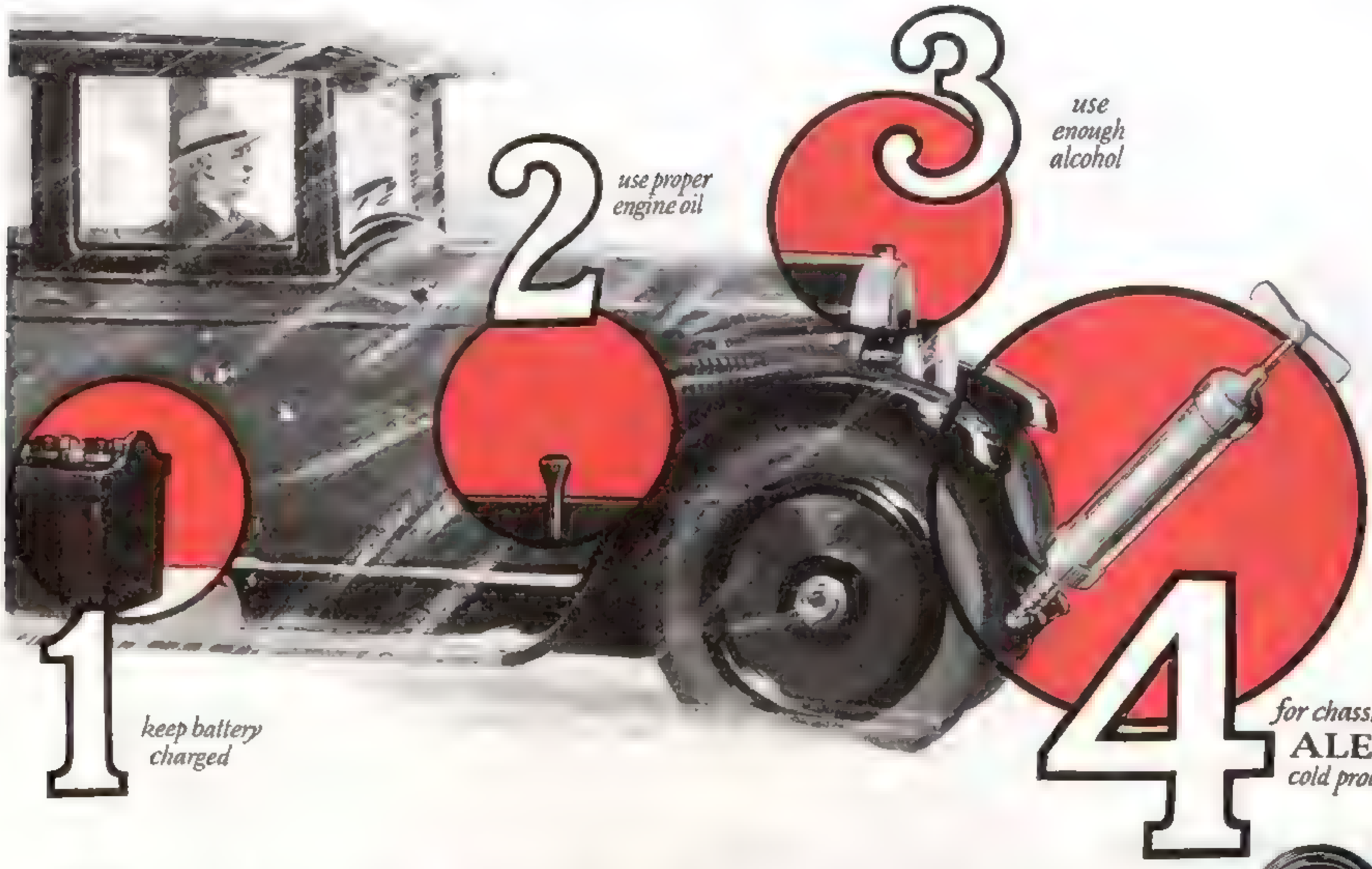
The bathroom is one place where ordinary cleanliness is not enough. It may *look* clean but how sure are you that it is really sanitary?

Your cleansing methods in the bathroom must do two things: 1. Scour off visible dirt and stain. 2. Sweeten and purify and destroy the dirt you cannot see.

Now you can do these two kinds of cleansing in a single process! **Sunbrite,** the "double action" cleanser, not only cleans and scours to spotless perfection but it also has a purifying power. It renders what it cleans sweet and sanitary.

Sunbrite saves so much in labor, time and strength. And in money, too, for it costs less than you might suppose double action is worth. Added value is given with every can in a United Profit Sharing Coupon.

A **Sunbrite** bathroom or kitchen is not only spotless and shining but free from all taint of stale odors and flavors, from all insanitary spots.



The 4 vital spots to watch in zero weather

Which do you neglect—*and what is it costing in repairs?*

WINTER driving need not bring on costly repair bills. Not if you treat your car right. Here's the whole story of keeping down operating costs. Keep your batteries charged. Use a good cold weather oil in your engine. Keep enough alcohol in your radiator. *And don't neglect chassis lubrication.*

80% of all repairs on moving parts due to one cause—easily preventable

Cause of most repairs

Here's where most motorists fail. 80% of all repairs on chassis parts is due to lack of proper lubrication. And when you neglect the 20 to 60 vital bearings on your chassis you increase the strain on every other part—tires, springs, engine and body are racked.

A remarkable lubricant tested for Alaska

You use a different grade of oil for your engine in winter. So use a different kind of chassis lubricant. One that does not stiffen with cold and clog up these vital parts of your car. For that is just as hard on chassis bearings as on engine bearings. Alemite Chassis Lubricant is made to meet this need. Recently experts of a leading engineering institute tested it for winter use in Alaska. At 30 degrees below zero (Fahr.) they found its lubricating quality practically unimpaired. Equal, they said, to No. 3 commercial cup grease at 70 degrees *above zero*.

Positive high pressure stops guesswork

Most leading makes of cars now come equipped with Alemite high pressure lubrication. (Now in use on over 7,000,000 cars.) With this system your Alemite gun shoots fresh lubricant entirely through each bearing. You know it's done right. You can see the old, worn-out, gritty grease forced out at the same time. There's no guesswork. No chance of clogged bearings. High pressure insures that. Your car needs this in winter especially.

Every 500 miles

If Alemite is on your car use it—every 500 miles. It is just as important as keeping batteries charged—if you want to save repairs. And use the genuine Alemite cold-proof lubricant. It comes in handy auto-loading cans for your Alemite gun.

If you have your car lubricated in a garage or service station, go where you see the Alemite service sign. There you can be sure of expert care and genuine Alemite lubricant.

This kind of lubrication has saved fleet owners 1c to 1¾c per mile in operating costs. It will save you just as much. If your car is not now Alemite-equipped it will pay you to have the system installed. The cost is only $5 to $20. (Overland, $5.67; Alemite-Zerk for Fords, $6.50. *Prices slightly higher in Canada and west of Rockies.*) It will save its costs in repairs this winter. THE BASSICK MANUFACTURING COMPANY, 2660 North Crawford Avenue, Chicago, Illinois. Canadian Factory: Alemite Products Co. of Canada, Ltd., Belleville, Ontario.

for easy gear-shifting *in zero weather*

Use the new
ALEMITE
Transmission Lubricant

ALEMITE

Reg. U. S. Pat. Off.

High Pressure Lubrication

© T. B. M. Co.

(Continued from Page 26)

I immediately sprang from the sofa and in one hour's time had written the complete lyric and music of After the Ball.

In so doing, it was necessary for me to weave a complete story, full of sentiment. I wrote of a little girl climbing upon her uncle's knee and with childlike naïveté asking for a story—"Why are you single, why live alone?" And then I created the situation where the uncle flashes back to the time when he saw his sweetheart in the arms of another. She tried to explain, but he would have nothing of her explanation, believing her faithless until years after, when he discovered that it was her brother who held her. Of course, I capitalized the sentiment in the last four lines of the chorus, and out of its fabric were spun the three verses contained in that ballad.

We shall find that sentiment plays a large part in our lives. The most hardened character or the most cynical individual will sometime or other succumb to sentiment. In all my ballads I have purposely injected goodly doses of sentiment.

So there I had my After the Ball. My next step was to send for my arranger, Joseph Clauder, who for the sum of ten dollars would make a piano and song orchestration so that a pianist or orchestra could play the melody by notes. Clauder came over immediately. I sat at the piano, playing by ear, with Clauder beside me. He had a blank sheet of manuscript paper and a pencil in his hand.

First I would sing the entire song over several times in order that he should catch the rhythm, and then he would transcribe each note on paper. When we had finished this procedure, Clauder, who was an accomplished musician, would play the piece over, and if some of the notes were wrong, I would advise him, in order that he might correct them. I did not ask him whether he thought this new ballad would catch hold or not. He merely transcribed the notes as a matter of course. I never dreamed that the song would be a success; I had simply promised the secretary of the Wheelmen's Club that I would write him something different to be used at the minstrel show, and here it was.

The Première of After the Ball

THE next day Doctor came to my place and I ran over the song with him several times. He was not much enthused over it but thought perhaps it would answer the purpose. For one week both Clauder and I rehearsed this song with Doctor for the coming minstrel show. I tried to impress upon him that this ballad contained three verses and it was essential for him to sing them all, otherwise the effect of the simple story would be lost. He assured me that he would experience no trouble in that regard, as he had sung at a great many entertainments and never lost his nerve.

"So forget it, Charles, and don't worry," he said. "You come and hear me sing it, that's all."

Incidentally, Clauder was engaged to lead the orchestra that night and I knew that part of the performance would be in good hands. However, I still kept harping on the subject of his memorizing the three verses whenever I saw Doctor; but he only laughed at me.

At last the night for the minstrel show arrived. The Academy of Music was packed from pit to dome with Wheelmen—delegates from all quarters. They arrived with banners containing the names of the clubs and states from which they hailed. A large part of the audience was naturally composed of local inhabitants. I came in quietly and sat in the last row, in an aisle seat, prepared to make a hasty exit if my new ballad should be greeted with ridicule or derision.

The performance opened with the regular minstrel first part, which went over smoothly. The third singer was Doctor, who received a generous round of applause. The interlocutor announced him as their esteemed townsman and secretary of the Wheelmen's Club, who for the first time would sing a new song written expressly for him by Charles K. Harris, of Milwaukee. Clauder started the introduction with the orchestra

Doctor strutted down to the front of the stage and sang the first verse, followed by the chorus. A round of applause greeted him; he sang the second verse, and chorus, without a hitch; and then came the fatal third verse, and my worst fears were realized; he hesitated for a moment, stammered and forgot the beginning of the third verse. The audience started to titter and then laugh and finally applaud. Meanwhile Doctor stood there like a bump on a log, while the orchestra kept softly playing the music over and over again in hopes that he would collect his wits and remember the third verse; but alas, it was useless; the man who could memorize a song in a few hours and never break down met his Waterloo, and, deeply embarrassed, he was compelled to sit down without finishing the ballad. I immediately clutched my hat, stole out of the theater and firmly resolved that never again should an amateur singer introduce any new song of mine—and to this day I have stuck to it

The morning after the fiasco found me very much dejected in my office. An acquaintance dropped in to see me. He said that he and his family had attended the Wheelmen's Club entertainment the night before and were much impressed with the song After the Ball; that his wife had requested him to see me and get the complete story, especially the ending, so as to learn what it was all about.

"Stop kidding," said I.

"Why, no, Charles, I mean it," said he.

Miss Louise Willis as the Widow, in "The Prince of Pilsen"
Above—May Howard of the Howard Burlesque Company

So I sat down at the piano and sang the three verses. As I turned to ask his opinion as to the merit of this ballad, I saw tears in his eyes. He hurriedly arose and left my place in silence. I wondered if it was my bum singing that had so affected him. Fifteen minutes later he returned to say that the song had taken such a hold on him that he had walked around the block to compose himself. Thereupon he vouchsafed the opinion that After the Ball was bound to be a big success. This enabled me to pluck up a little courage, and I decided to tackle every singer, male or female, who appeared in Milwaukee. However, it was difficult sledding, as the town boasted of only three theaters. There the situation stood. By personal effort I had induced Bessie Bonehill to sing Kiss and Let's Make Up, and I made up my mind to follow the same tactics with After the Ball.

In order to acquaint performers visiting our town with my new composition it became necessary for me to print what is termed professional copies. They are not the regular piano copies that are purchased by the public, but another assortment printed on a cheaper grade of paper and given gratis to the performer. If the performer fancies the composition he memorizes it and uses it as one of his numbers while entertaining upon the stage. If it does not appeal to him he thrusts it aside. This practice still prevails today, and many of our greatest popular melodies first see the light of day in this fashion. Although I continued publishing songs during that time, they failed to yield me a reasonable income, consequently I always fell back to teaching the banjo. It was only at the cost of real financial sacrifice that I managed to have professional copies of After the Ball printed.

The first singer I approached was May Howard, of the Howard Burlesque Company, who was singing a song entitled Is There a Letter Here for Me?—a pretty sentimental ballad by a composer unknown to me. She was really gifted with an excellent voice. At that time only men were admitted to this theater. Boys walked up and down the aisles selling all kinds of drinks, cigars, and the like. Notwithstanding this environment, the audience enjoyed this sort of ballad.

I saw Miss Howard and her husband, Harry Morris, a leading German comedian of the burlesque extravaganza, emerge from the stage entrance. Cornering them, I pleaded with them to come to my office the next morning to hear my new song. They both were very courteous and promised faithfully to come. Promptly at eleven o'clock next day they strolled into my office. I sang After the Ball for them, and when I reached the line in the second verse, "Down fell the glass, pet, broken, that's all," Miss Howard burst into laughter and said that if she ever attempted to sing that song in any burlesque theater where they all drank beer, half the audience would drop their glasses on the floor just for the fun of it. She suggested that I eliminate the second verse containing the obnoxious line, condense my song to two verses and a chorus, and then she would sing it.

Pinning My Faith to a Song

I TOLD her that one line was going to make the song a big hit. She laughed and said I meant it would kill the song, and as long as I would not change it she must decline to sing it. With these few words, they left my office.

I will say this much—from the time I revised my original manuscript of After the Ball, there has never been one word or line changed to the present day.

Not dismayed, I waited patiently; and shortly afterward along came the Primrose & West Minstrels to the Davidson Theater, with such singers as Dick José and Joe Natus and Raymond Moore. José was one of the best ballad singers ever known to minstrelsy, with a tenor voice similar to John McCormack's. He was using at the time my song Kiss and Let's Make Up. I sent for him and played After the Ball. After I had sung the last word José contended that it was impossible for a composer to write more than one successful number in his lifetime. He conceded that Kiss and Let's Make Up was the successful number and suggested that I push that song in preference to After the Ball. However, I pinned my faith on the latter song.

Raymond Moore was singing Mary and John, which never failed to bring him instantaneous applause. When I suggested the Ball song, he argued—and rightly so—that it would be futile for him to change; and also that in the middle of the season, as long as his song was making good, the management would probably frown upon the idea.

And so on and so on, it went down the line. Singer after singer offered the excuses, "Too long," "Too draggy," "Too much story," "Condense it and I will sing it," when along came Clark's Burlesquers with their leading prima donna, Annie Whitney. She possessed a voice as charming as any of the leading musical-comedy stars today. I sang the song for her, and when I completed it she seemed much impressed. She promised to learn it and have her orchestra leader make an orchestration, so as to have it ready for the opening night of the show in Providence, Rhode Island, three weeks from that day. She was the first woman professional to sing After the Ball.

While Miss Whitney was singing it in Providence, May Irwin was appearing in vaudeville, together with her sister Flo, in Tony Pastor's big vaudeville company, then touring the East, under the name of the Irwin Sisters. Someone called Miss Irwin's attention to a song that was successfully being sung in the burlesque theaters. She made a

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MAN ALONE

(Continued from Page 5)

silica beds, finding it much cheaper to look for ant burrows and then tie up unsuspecting owners of likely farms with a small payment in cash and a promise of royalties, just so he avoided all display in the location and building of his plant.

The spot he chose was a flat on the edge of the river, which he bought for a song, as it had long been known to be unstable land, little better than a bog. What the oldest inhabitants could not be expected to realize was that the recent draining of the meadows, ten miles away, had effected a mysterious transformation through minute and unsuspected channels. Not being dulled by tradition, Thomas had only to walk across his flats to know that they would bear much more weight than he would ever need to impose on them.

At some distance from the river there stood a single pine. It would long since have fallen had not its roots been buttressed against one of the mounds of oyster shells which form almost the only remaining relic of Indian settlements along the Atlantic Seaboard. This stalwart and solitary tree dominated the flats, the new enterprise and many years of Torquay's childhood. For him it marked a transition, a graduation from vagabondage to fixture. Sitting on the solid mound within its shade, he could look back from his ninth birthday on a finished chapter of the book of things happened and stored away.

He could face in half a dozen directions, shut his eyes and see every hamlet from Head of Greenwich to Mullica Hill or from the sources of the Maurice River to the mouth of Alloway Creek. He could follow each turn of many a road to its termination at the edge of a sand pit. He could remember hours and days of watching his father work; and then weeks and months of watching him make other men work.

There came the period when he would be left daily on the stoop of the nearest schoolhouse. Never would Thomas by any chance enter one of these isolated outposts of knowledge; for a woman, mostly a young girl, was sure to be in command. He would leave the boy at the door, and say over his shoulder as he turned away, "Walk in, Torque, and tell them who you are."

The first time it happened Torquay obeyed at once. He pushed the door open, passed through the entry and into the rectangular schoolroom. It was empty except for the teacher, bowed low over a table raised on a commanding platform. He stood staring at the rows of weird desks, at the blurred blackboards, ragged maps, and at crude copies of portions of them, pinned to the walls. There were many smells, one of which he knew—the musty odor worn clothes leave behind them. The smell of chalk was new; so was that of dried spit on ancient slates and the greasy emanations of thumbed and tattered books. Attracted by his silence, the teacher looked up, and then stared in surprise at Torquay, dressed at this time in a double-breasted reefer jacket and a peaked woolen cap.

"Whose boy are you?"

"Thomas Strayton's."

"Where does he live?"

"He don't live nowheres."

"You mean he doesn't live anywhere."

"That's what I said; he don't live nowheres. He's working over to the sand pit."

"Oh! In that case I'm afraid ——"

Other children came in noisily to interrupt her. She assigned him a seat doubtfully and at the noon hour tried to keep him in, but he pretended not to hear and was presently surrounded in the yard by a swarm of demons shooting their darts at the outlandish jacket which made him look like a small barrel, at his dirty face, and most of all, at his woolen cap. One of the boys knocked it from his head and it became a football.

He stood with his back to the schoolhouse wall and glared at his tormentors while he searched with his toe for a stone. He was so angry he could see no individual faces, only an encircling blur.

"Go to hell," he muttered.

The circle dissolved. Several of the children ran to tell the teacher what he had said, while others drew back and stood spellbound. Gradually one of the faces came out toward him until it stood alone. It belonged to a little girl smaller even than himself. She had yellow pigtails, staring eyes and a mouth that hung open for a moment before she said, "Oh! Oh! I know who you are! You said that to my mother!"

He realized his time at that school was up. He retrieved his cap and trudged off to find his father, while, from a window, the teacher watched him go with a feeling of relief. But there were to be other schools—a succession of them. Sometimes he was taken in as a matter of course, but more often every difficulty was put in his way. The thing that stood him in best stead was his capacity for waiting an incredible length of time. Refused admission, he would sit on the steps of a school for hours, even for days, until some passing farmer would descend to find out what was the trouble and perhaps give the teacher a piece of his mind.

The boy became a living example of the astonishing power of persistence. In appearance he was small and ineffectual; it was quite easy to dismiss him with the statement that he had come to the wrong school, or with a question as to why he did not remain in Hopetown. His only answer was to stay. Put out forcibly, he would sit on a step in plain view of the road through storm and sunshine, heat and cold, until regulations, boards of education and systems of taxation crumbled about him.

Teachers who held out longest against the pressure came nearest to a nervous breakdown. Even those who gave in most readily gained little through their good nature, for there was something peculiar about the way this waif of the country roads looked at all women and girls. It made them restless, sometimes to the point of panic. The older the woman, the surer was she to resent every moment of the child's presence. That he should be docile and attentive was only an added aggravation; it made resentment doubly ridiculous.

Torquay never bothered to explain he could not stay in Hopetown because he and his father seldom occupied the same room for long, and often camped in shacks near the sand pits. Despite his obstinacy in its pursuit, he did not care for learning except in the matter of reading. He entered one school after another because his father told him to, or because the weather was cold, or because he craved the excitement of swearing at ugly little girls and fighting with uglier little boys. More by propinquity than through industry, he picked up the rudiments of knowledge; but a long time was to pass before he could recognize in them the tools men use to pry loose the stones with which each builds his house of life.

Now he was sitting, immobile as the cap on a monument, on the oyster-shell mound in the shade of the lonely pine. He had just returned from a visit to the great brick schoolhouse in Hopetown, set far back from an iron fence across an expanse of packed clay. One look, and he had realized that a small boy could sit in front of it unnoticed till he grew old. He knew without being told that the tactics he had used against the isolated schoolhouses of the countryside would not avail him here. He could not prey on this huge building or its guardians; they would prey on him.

Over on the far verge of the flats was a wagon and a team of horses surrounded by many boys and a group of men, one of whom was his father, easily distinguishable by the breadth of his shoulders and his towering frame. The men were gesticulating, discussing, arguing. Once in a while there was a shout of laughter or a jeer. The man with the team stood up in the wagon and waved his arms, looking down and about him, and all the while talking excitedly. Torquay would have been interested could he have heard what he was saying:

"How do I know? I know because everybody knows. I tell you the horses would sink to their bellies, and the wagon, too, afore I got halfway across. What I say is, get a team of your own if you want to throw it away or pay to have it drug out. That's what I say."

"A good idea," said Thomas Strayton. "I'll buy your outfit. I'll give you five hundred if it sinks the way you say it will; but if it doesn't sink, you get only a hundred."

"It'll sink, all right," muttered the man; "but five hundred ain't enough."

"Six hundred," said Strayton; and, after a long pause, "Seven hundred."

"That would be betting."

"It would be betting if you'll take a thousand or nothing, but I'm offering to buy at seven hundred if the horses flounder to their bellies or the wagon sinks to its hubs. If they don't, you sell for a hundred. One of us is a damn fool and it's worth the difference to find out which, ain't it?"

Torquay saw the circle of men draw in closer, looking up intently at the teamster, who turned his eyes slowly, scanning their faces. The man stood quite still for a long while with his head fallen forward, then threw it up, dropped the reins and jumped from the wagon. Strayton climbed into it and picked up the lines. The team started off; the wagon bounced as it careened down the bank to the level of the flats.

The horses came straight for the pine at an easy trot. They were white, with great dapples of gray, and bright red tassels hung from their headstalls. The sun made their skins flicker and the bosses on the heavy harness shine. Behind them streamed the men and boys, shouting and laughing as they were forced to break into a run. Some of them looked back over their shoulders at the teamster, who was following slowly with staggering footsteps.

The wagon came to a stop beside Torquay. His father climbed down, tossed him the reins to hold, drew out a roll of bills and waited for the teamster. He paid him a hundred dollars. The man scarcely looked at the money as he thrust it in his pocket. He went to the horses' heads and began to fondle them awkwardly, while they nosed at him and then butted him impatiently, evidently demanding their feed bags. The men who had run after the wagon began unloading picks, shovels and crowbars. The teamster drew near to Strayton.

"Who you going to let to drive 'em, Tom?"

"I don't know," said Strayton. He lifted his beard toward Torquay. "You'll have to ask Torque. It's Torque's team now."

Torquay stood up and looked at the horses with round eyes; then at the teamster, who stared back at him unsmilingly.

"What do you say, bub? Do I get to drive 'em?"

Torquay was embarrassed.

"What's your name?" he asked.

"Bill Teason. Everybody around here knows Bill Teason and his team."

"I guess he's all right," said Torquay, looking questioningly at his father.

"Two dollars a day," said Strayton to the teamster; "three if you find their keep."

"Three, all found," agreed the man

That was the beginning of money to Torquay. At the end of the week he was handed his pay with the rest of the men, the difference between three and five dollars a day. He became Bill's shadow for the entire summer. They hauled building materials, and when that job was done, went back to carting sand, sometimes from one bank and sometimes from another. The trip Torquay liked best was to the Jenkstall wash within sight of the great brick house at Babylon.

Here old man Jenkstall and his four sons had cleared a growth of blueberry scrub and a thin layer of soil from a lode of poor-quality sand. They had rigged up a rough sluice box with a trap at one end. Into it they would dump the sand just as it came from the bank, throw in buckets of water and then stir the mixture with hoes. The silica would settle and the lighter soil flow out through the trap. But it was not this familiar process that interested Torquay half so much as the nearness of the brick house, already on the way to ruin through neglect.

One day as the team was straining to pull out of a gully on its way home with a load, a group of young people carrying berry pails broke out of the bushes and crossed the sunken road at a run. The frightened horses sank back on their haunches and then reared. Bill swore. The group paused, but presently melted away—all save one small girl. She had been the last to dart under the noses of the horses. She stood on the bank to catch her breath, turned and stared at Torquay with widening eyes. As the horses calmed down, settled into their collars and drew away, he heard her calling loudly, "Oh, look! He's the one! He's the little boy that said that to mother!"

It was on that same day Torquay saw Jake Damon for the first time. Burk Damon, Jake's father and the head of the Damon Glassworks, had come over to the flats to verify some of the stories he had heard. Bill Teason, arriving with the load of Babylon sand, had to drive around the buggy and team Mr. Damon had left exactly in the wagon tracks as if he, too, could not persuade himself the bog he had known all his life had turned into fairly solid ground.

"What are you up to here, Tom?" he was saying as Torquay climbed down from the wagon, took a step toward Jake and then paused.

"It's going to be a glassworks, Mr. Damon," said Strayton. "Nothing much; only a five-pot furnace."

"Going to run the Damon factory out of business, eh?"

"You know how much chance I got of doing that."

"You haven't gone so far with the work you couldn't use it for something else, Tom. Let me give you a friendly word—lay off."

"Lay off what?"

"Building. Quit where you are and stick to your contract with us for as much sand as you can haul."

"That's it," said Strayton slowly, as if he weighed his words. "I can bring in more sand than you can use."

"Perhaps you could," replied Mr. Damon. "Perhaps you could," he repeated meaningly; "but can you use all you haul?"

"You mean you wouldn't renew the contract when its time has run," said Strayton. His eyes wandered to where Jake and Torquay had come so near together that they appeared to be studying the pores in each other's noses, and then came back. "Mr. Damon," he continued quietly, "contract or no contract, you'll buy sand from me as long as ——"

He was interrupted by the sound of a blow. The two men turned to see their sons rolling down the side of the mound locked in a single mass which seemed to have as many tentacles as a giant squid. They were fighting as only the young can fight, with unquestioning enthusiasm. If they did not use their teeth it was only because they did not think of it. They pummeled, scratched and kicked.

While they rolled, the honors were equally divided; but when they struck level ground, Jake happened to be on top and stayed there.

"—— as long as you live," completed Strayton without change of tone.

"What?" said Mr. Damon. "Oh!"

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He was distracted beyond returning to their conversation. The rage of his son, and the sort of thing that rage was permitting itself to do, sent a chill down his spine. He knew that children are more brutal than any other breed of animal, but he had forgotten it. As he started down the knoll Strayton laid a heavy hand on his shoulder.

"Leave them be," he said. "Your boy's on top."

"What difference does that make?" cried Mr. Damon. "Do you suppose I'd do any different if he wasn't?"

He shook the hand off, but paused as he caught sight of the expression on his son's face. It was true that Jake was on top, but he was only wearing himself out. Torquay had retired in good order and was resting his forces in what was virtually an impregnable position. Holding the stout hem of his woolen cap with both hands, he had dragged it down to his neck so that his face, ears and mouth were shielded as effectually as the thick, tightly buttoned reefer protected the rest of his person. That he was by no means defeated was evidenced by a muffled string of oaths which so horrified Jake, even in the heat of battle, as to sap the remaining strength from his arm. He rose to his knees.

Torquay bounced forward like a tumbleweed, and the next moment Jake was lying flat on his back, the wind knocked from his body by Torquay's lowered head used as a battering ram.

"Your boy isn't licked," said Strayton. "Wait till he gets his wind back; then let them take off their coats and finish it."

"No!" cried Mr. Damon.

While Torquay was struggling madly to tear off his cap, Mr. Damon ran to where Jake lay writhing, his knees doubled to his chin, picked him up and helped him to the buggy.

As he gathered up the reins he called, "I don't understand you, Tom. If I can help it my boy won't do that kind of fighting any more than I'll buy your sand."

"That's the point," answered Strayton, unmoved. "You can't help it."

"He said I looked like a pig in this coat," explained Torquay—"a fat little pig, he said."

III

IT WAS a long way from that Homeric episode to the day when Thomas Strayton lit his fires and started the slow process of heating a new furnace; a longer time to the passing of a trial batch; and still a greater interval intervened before the primitive plant was to turn out the first lot of windowpane glass ever produced in Hopetown. But to Torquay, looking back through the reversed telescope of time, all these events seemed jammed into a single moment. As if touched by a magic wand, the boyhood of the Pine Tree Glassworks and his own became one, synchronized into an indivisible whole with a pear-shaped blob of molten glass for its symbol.

In memory he could see an entire process in a flash. The great ramshackle shed, spreading its wings over the furnace it had taken so many months to build, became a spontaneous foil. Against its shadows stood silhouetted the figures of men at work and dots of golden light. The red full moon of a ring hole. The pipe thrust in, twirled, and brought out with a golden ball on its lower end. The ball rolled on a marble slab, heated again, and then handed to the blower. Here began minutes of never-ending fascination, of movements apparently slow, and yet incredibly swift in their results.

The man would first blow lightly, drawing out the vitreous mass to the shape of a pear. Balancing his pipe in a vertical line, he would raise it swiftly, gathering the glass downward. Then came the move to the foot bench over the swing hole and immediately thereafter the swift rise of action. The workman's breath, aided by a motion like the swing of a pendulum, blowing harder and harder. The pear becomes a huge cylinder, swaying in a wider and wider arc. The workman changes his grip constantly, twirling the glass, holding it against too quick a flow. Sometimes to show off he whirls the whole mass around in a vast circle, broadening steadily to the lengthening of the glass. He slows down; as by a miracle, there has been no crash, no disastrous thud.

He brings the oval tip to the heat of the furnace, softens it, pierces it. By a balancing movement the opening is increased to an even circle and its edges pared. The cylinder becomes firm and is laid in a rack. A thread of hot glass is wound around its closed extremity and touched with a cold iron rod. More magic; the end drops off. A red-hot iron is passed swiftly in a straight line from end to end within the open tube. A touch from a wetted finger and the cylinder divides along the straight line. It goes to the flattening oven, where, under the manipulations of the flattener, it lies down as if tired out, opening slowly into a sheet of glass. To Torquay, years of this operation, watched hundreds of thousands of times, could become a single rounded moment, shaped like a pear, and laid away.

There was a truce between Strayton and the Damon Glassworks because the latter were not interested in window glass; they made only bottles. But every time Burk Damon laid eyes on Thomas Strayton he flushed. Why couldn't he have told him he was going in for sheet glass? If he had, those words about the contract would never have passed. The Damon Glassworks still bought sand from Strayton; they even had begun to suspect they must buy from him or die. However, there was no longer any contract, but only because Strayton refused to sign.

"It's this way, Mr. Damon—why should I sign? I'm not looking to raise the price unless the cost goes up, but there's nothing more treacherous than sand. You never know when you're going to strike a whaleback or lose your bank in water. If I've tied myself up to deliver and can't, you've got me, and no good to neither of us. You'll get just as much sand the way things is now. I don't see no use for a contract."

The spring that brought Torquay's twelfth birthday saw the Cumberland Grays go off to war. His father, though foreign-born, had volunteered, and had been refused. The reasons given were that he was too old, and Torquay too young to be left alone, or that Strayton's absence would throw too many men out of work. But none of these was the real reason. Company F felt it could do without his presence. He was not liked, and there still lingered at that time the memory of his vagabondage, tainted by doubt as to his sanity and clouded by ignorance as to his origins.

Torquay, attracted by martial music, joined the throng of little boys who followed the Cumberland Grays to the point of embarkation at the lower wharf, because the tide was so low the steamboat could not come up into the town. There were flags and speeches, besides the band, and a present from the ladies of a Bible to each departing soldier. One man dropped his copy as he stumbled on the gangway; it fell into the water with a great fluttering of its leaves. Torquay slipped over the edge of the wharf, climbed down a ladder and caught the book before it sank; but when he came up, the steamboat was already casting off.

"Keep it, son. Guess I can borrow a plenty!"

Less than a year and a half later came the call for the nine months' men, but they did not go away by steamer. The Fairton troops left by the morning train and the Hopetown contingent by the afternoon train of the same September day.

There was an old house directly above the flats which had been severed from the rest of the town with the coming of the railroad. In summer it had been completely buried from view behind three towering tulip poplars and two wide sycamores. In the late autumn, with the falling of the leaves, it stepped out suddenly and looked almost as surprised as did Torquay when he first discovered it. His father bought this place and all the land that went with it, four acres jammed into a sharp point where the railway divided to form the Y which served as a turntable, for Hopetown was a terminal stop.

Father and son moved in exactly as they had moved into many a shack. Torquay could not remember ever having had the freedom of a whole house before. All his life he had been one of two things—a roomer or a camper. His father had purposely lost the sense of order; for nine years he had been fleeing from its memory. As a couple, they were too much alike in training and tastes to make anything but a mess of living. Thomas was willing to cook, so was his son; but at that point housework ceased. Each washed a plate in cold water when he needed it; pots and pans went uncleaned.

Odd pieces of furniture, all in a dilapidated state, had been left behind by the previous owners. Moth-eaten carpets, a broken range and a cracked stove formed the skeleton of existence. A mildewed mirror and a heap of books in the attic, abandoned when the bottom had fallen out of a trunk, struck the only note of alleviation. To Torquay the house became a hell and, by contrast, the works a paradise. There were boys younger than he employed in the glass factory, but none stronger for his age or more assiduous. A day came when his father looked upon the unspeakable filth of their living quarters and revolted.

"You better stay home today, Torque, and clean up everything. Take Bill and your team into town and buy some things—anything you think we want. Throw away all them blankets. I'm going out to the Buckshutem sand wash."

Two hours later Strayton came back to the glassworks and noted with relief that Torquay was absent from his usual post as second-hander, but a moment later he caught a familiar outline against the glare of a ring hole. The boy had merely promoted himself to the job of gatherer. Stripped to the waist, the sweat trickling down his thin back, he was handling a man's-size blowing iron with astonishing dexterity. He would plunge it into the pot, twirl it, lift a ball of glass and hand it to the blower beside him with an upward questioning glance. The blower was nodding automatically. The boy had caught the rhythm which makes no mistakes; but his upward glance had become part of the timing; he dared not leave it out. In those days, when pots had not yet surrendered to the continuous tank, there were intervals of loafing sandwiched in between batch and batch. Strayton waited until the batch was finished before he spoke.

"Did you do like I told you, Torque?"

"Do what?"

"Did you clean up the house?"

"No; I ain't no house cleaner," answered Torque. "I'm a glass gatherer now."

Strayton laid a quick hand on his son's shoulder, but he had not counted on how slippery it would be from sweat; it oozed from between his clamping fingers. Torquay ducked, snatched up his shirt and coat and ran. He crossed the flats, but not toward the house. Turning his back directly upon it, he made for the open country. He knew in his heart where he wished to go, but he did not go there directly. For three days he wandered in a vast circle on hidden byways, ate with farmers, woodcutters and fishermen, and slept wherever night found him. On the fourth day, setting out early with a deliberate intention, he traversed the Buckhorn road from end to end and came out before the great brick house at Babylon.

Even while he was still a long way off he knew that it was deserted. No smoke issued from its chimney, no chickens scratched in the yard, no cattle lowed. He drew near. The place was closed, all but one wooden shutter, hanging aslant on a single hinge and creaking to the wind. He scrambled up to look in the window. The room was the same in which he had eaten, only now it was empty. It had been swept clean, scrubbed as he had been scrubbed, and then abandoned. He trudged back to his father's glassworks.

"Hello, Torque. There's a new cap and coat come for you. The coat has brass buttons."

Clothes were the only thing that linked Strayton to his native Cornwall. No love of family would have driven him to letter writing, but the need of a stout tweed suit once a year and of garments equally durable for his son had kept communications open. The letter, posted every twelvemonth, was invariable except as regarded Torquay's age:

"Ada, send me a suit when you get a chance. The boy is twelve years old. Draft inclosed. THOMAS."

"I'll buy the clothes from you," said Torquay, "but I come to get my team."

"Don't be foolish; I'll never lay hands on you again," grunted Strayton. Then he added shamefacedly, "There's a woman up at the house."

"A woman!" exclaimed Torquay, staring curiously at his father.

He turned and walked slowly to the house, which he found transformed. Several of the rooms had been fully furnished and all were as clean as mop and broom could make them. A high voice called out to know who had come in, and the next moment a colored woman appeared from the kitchen. Without being stout, she was full-bodied and seemed to forge toward him. Her sleeves were rolled above the elbows so that he noticed first her arms, muscular as a man's; then his eyes passed to her face. He knew at once she was no runaway slave, nor even from the South; she was from near by.

Not far from Hopetown there was a settlement of colored folk whose origin was already clouded in the obscurity of a long past. In spite of a missing link of three generations, its inhabitants claimed descent from the disowned kinswoman of the British founder of Salem. Though this dignitary was an untitled commoner, he had held his patent as Lord Protector of the Salem Tenth, which led them to believe further in a strain of noble blood. It was natural that they should transpose Fenwick, Lord Protector, into Lord Fenwick, and wear their dusky mantle of humility with an aggravating difference. As strong presumptive proof of their lineage, they could cite Fenwick's last will and testament, extant to this day.

Thus runs the passage: "Item, I do except against Elizabeth Adams of having any ye leaste part of my estate, unless the Lord open her eyes to see her abominable transgression against Him, me and her good father, by giving her true repentance and forsaking yt Black yt hath been ye ruin of her; upon yt condition only I do will and require my executors to settle 500 acres of land upon her."

"Who are you?" asked the woman, pausing in her stride upon seeing a child.

"I'm Torquay Strayton, and I want my new cap and coat."

"Yes, Mr. Torquay." She measured him with grave eyes and then added unhurriedly, "They's in your room."

"My room?" questioned Torquay.

"I'll show you."

She led the way to a small room which had been fitted up for his convenience, and left him. To anyone else it would have seemed bare as a cell, but to Torquay it was the lap of luxury. There was a strip of carpet, two chairs and a large table, braced against the wall. On the table were all the books from the attic, stacked with their titles right side up, and a lamp. Beside the lamp lay the Bible he had rescued from the river, its covers curled back and its leaves indented with dried water marks. There was a washstand, with a mirror, soap, and the only clean towels he remembered seeing. There was also a chest of drawers and a small bed, on which were laid his new clothes. The window faced northward and at the moment a train was pulling out.

The engine, belching sparks from its drum-shaped smokestack, looked like the

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BROTHERS TRUCKS

(Continued from Page 33)

small head of a very large dragon. Directly behind it came the tender, piled so high with cordwood that it completely obstructed the driver's view of what might happen behind him. To overcome this interruption there was a seat, with a top like a buggy's, perched at the rear end of the tender. Here sat the gigman, riding backward and holding a rope with which he passed on the signals of the conductor to the engineer. When Torquay first saw a train, he had wished he might some day be a gigman; but during the preceding winter an occupant of the exposed position had been frozen at this post, an event which had weakened ambition into hero worship. The train passed so close to the window that Torquay could see the operator's face quite distinctly. He was amazed to find it was someone he knew well enough to call by his first name, a common digger from the sand pits. It was Ed Waller!

"Hey, Ed! Ed!"

Confused by the clatter of the train, the man never thought to look up at the window. Thinking it was the engine driver who had called him, he became greatly excited and almost fell from his precarious perch in his efforts to meet an emergency for which his signal code made no provision; finally he pulled his rope violently. Far up the track Torquay saw the train come to a halt. The gigman and the engineer stood up and shouted at each other over the intervening wood pile; then they descended from their posts and engaged in an animated discussion face to face. The conductor joined them; passengers began to lean from the windows. At last the matter was settled or compromised; the train started on.

Torquay, feeling more amazed than guilty, watched it disappear into the distance; then he stripped, washed and dressed himself. The new reefer was of heavy blue cloth and had brass buttons on each of which was stamped a raised anchor. The cap was of the same shape as his old one, except that it was a size larger and had a broad white band worked in the wool. He stood before the mirror, passed his hands down the front of his jacket and stood quite still for a moment, startled, staring at himself in the glass. His fingers had felt something in the breast pocket.

He took out a letter, folded very flat, and read the superscription: "To Master Torquay Strayton."

Sitting down at the desk, he spread the sheets before him and spelled out the words, one by one:

"FALMOUTH, 10th May, 1862.

"*Dear Boy:* I trust this may reach you, for you are now old enough to know reading and writing. I have asked many things of Thomas, but he answers not at all, only to write once every twelvemonth for a suit for himself and clothes for you. He never speaks of Maida, and though I have sent her presents and many a letter, no word have we had of her these nine years. I know something must be amiss. I am not well—I am going to die, and though I may not see your dear face, I would like to hear from yourself and from Maida, how you both are. Write to me. Send the letter to Mrs. Polperro, for I am married again, as you may not know unless Thomas has told you, 12 A Upper High Street, Falmouth.

"YOUR AUNT ADA."

He folded the letter along its original creases and packed it away in the worn leather wallet in which he kept his money. Many of the factories issued their own currency, redeemable only at the company stores; but his father always paid in cash, and as a result had his pick of the workmen available at a time when labor was necessarily scarce. Torquay did not need to count the contents of his purse; he knew he had ninety-four dollars. He gathered up his discarded clothes and went in search of the colored woman.

"What's your name?" he asked.

"Omega Lee, but family folks call me Mega."

"These things ought to be boiled and scrubbed," said Torquay, laying his bundle on a chair.

"Looks to me like they ought to be burnt, but you leave 'em there and I'll see what I can do."

Torquay turned toward the range and sniffed; seldom had he smelled so promising an odor.

"I'm hungry," he said.

"Supper is at six, and it's pushin' down five now. I guess you can wait that long."

That night Torquay said nothing about the letter. The next morning he went to the works, laid his new reefer carefully aside and took his place at the furnace. As his father stood watching him critically, a man approached to ask for work. Torquay saw out of the corner of his eye that it was Ed Waller, the gigman, frightened out of a job by a mysterious voice. He smiled, but did not interfere. His thoughts returned to the letter in his wallet; he thought about it all day, frowning as he tried to remember each word. Who was Maida?

He and his father ate their suppers in silence, as if sound would interfere with the eager tickling of their palates, awakened to an orgy of sensation through the art of Mega's cooking. She was different from most darkies in that she did more than one thing well. She was neither slovenly nor lazy; she got things done. No relatives haunted her kitchen. Twenty women had started to answer Strayton's call and turned back from a distant sight of the isolated house. Half a dozen more had thrown up their hands in horror upon looking through the door at the filth within; but it was the disorder that had attracted Mega.

She was ever present, and yet cloaked in a mantle of aloofness which could make her appear to be alone in a room while other people were about. Torquay, remembering his tricks with many a teacher, caught her eye and tried to stare her out of countenance. She met his insolent look with a gaze as unmoved and impenetrable as a brick wall. He decided that darkies were not women in his father's unforgettable demonstration of the term, perhaps because the blackness was on the outside. Thinking of women reminded him of the letter.

"Father ——"

Mega had cleared the table and Strayton was just pushing back his chair preparatory to rising. He stopped and looked at Torquay.

"Well?"

Torquay's lips went suddenly dry; he wet them with the tip of his tongue and tried to look away, but his father's face fascinated him. It was shaggier than ever; his brows hung above his cavernous blue eyes like penthouses, and his matted beard had spread until only his nose and two round spots on his cheek bones stood clear of the growth.

"Well?" he repeated.

"Did you ever have a woman?" asked Torquay faintly.

"Many a one," replied his father, frowning.

"I mean for yours—your own."

"No man ever has a woman for his own—only while he thinks it. They come and they go, and putting out a hand won't hold 'em. Like the Bible says, 'More bitter than death the woman, whose heart is snares and nets.'"

"Does the Bible tell about women?"

Torquay was interested; he almost forgot the question he had set out to ask. But his father did not heed him; he seemed to be staring through the wall of the room with such effort that tiny drops of sweat were gathering on his wrinkled forehead.

"'Counting one by one, to find the account,'" he continued, "'one man among a thousand have I found; but a woman among all these have I not found.'"

"Does it say that?" persisted Torquay.

"'God hath made man upright, but they have sought out many inventions.' That's what it says. You and me invents things outside, but women invents them inside theirselves."

There was a long pause.

"Who was Maida?" whispered Torquay.

A gleam of fright gave way to a blaze of fury in his father's eyes; the spots on his cheek bones turned lurid, like opening one of the furnace doors at night. He leaned forward and struck Torquay across the mouth with the back of his hand. His roughened knuckles were like files; they tore the child's lip so that blood spurted out and began to trickle down his chin.

"That's my answer," he bellowed, "and it will always be my answer to that name!"

Mega came to the door, looked in and went away again. Torquay's lower lip trembled with minute muscular vibrations. The trickling made his chin itch. He wiped it with the back of his hand, stared at the blood with genuine surprise, and then cleaned his fingers on the tablecloth. He arose, picked up his cap and started toward the hallway.

"Torque," called his father, "come back!"

Torquay went out through the front door, closing it quietly behind him

"Torque," cried his father, raising his voice, but not moving from his chair, "did you hear me?"

IV

DRAWN by a half-formed intention to go away on the train, Torquay stumbled through the dark to the railway station. It was closed and locked, but near by was an unfinished shed which offered all the protection he needed. With the coming of daylight, he changed his mind about the train because it would pass so close to the house. He wandered down to the river, and when the steamboat pulled out for Philadelphia, via Salem and other points on the Delaware, he was on board. The deck hands knew him, and some hours passed before they discovered he was unaccompanied by his father. They held a consultation and decided the only thing to do was to carry him for the round trip. But they counted without Torquay. Upon arrival at Philadelphia, while the entire crew was occupied with the gangways, he slid down a hawser and disappeared in the maze of the water front. In due course his escape was reported with misgivings and from a safe distance to his father.

"Never trouble yourselves," called Thomas, apparently unmoved; "the lad will come back when he gets ready, just like he went away."

They talked of the hardness of Thomas Strayton, how he would not lift a finger to get back his boy, and the talk grew stronger weeks later when rumors drifted down river of a youngster who appeared to have established an abode on the top of an abandoned snubbing post of the city piers, where he could watch from close quarters the maneuvers of an occasional ocean steamer and the activities on board the many sailing vessels, notably the famous Falmouth packets, still full of pride, unaware that their days were numbered. When the rumors dressed him in a blue reefer coat with brass buttons and added word of his amazing readiness in blasphemous retort, there could be no doubt as to identity, and yet Tom made no move. People said he was a hard man—the hard father of a harder son.

Those were troubled times, and a boy adrift was no unusual matter. What made Torquay so noticeable as to figure in the news of the day was neither his circumstances nor his strange appearance, but his immobility. A pose is one thing: endurance is quite another. The fact that he could keep still for hours, sometimes from sunrise to sunset, without flinching, was enough to awaken respect among men who made their living in the taking and giving of hard knocks. They could detect a pose quicker than the next man and needed no one to tell them the difference between a lap dog and a bull terrier. Where he slept, what he ate, why he waited, were questions he declined to answer; but they discovered he could become voluble under playful abuse. Asking no favor of man or weather, minding his own business and directing others to mind theirs, it was inevitable that he should become a person—something as definite as the post he sat upon and against which one might stub a toe.

To the mind's eye, Torquay at this time appears as the forlorn figure of a small boy against an overpowering background of warehouses, wharves, masts and cargoes, enlivened only by toiling and cursing men; but he saw himself in no such pitiful light. It is true that houses, trees, bridges, hills and streams loom much larger to children than to their elders; but in spite of the atmosphere of exaggeration in which they live, children are much less terrorized by realities than are grown-ups. Also, anything that remains fixed long enough for a boy to grow into a man becomes surprisingly smaller. When he grasps the relative proportion of the objects around him, he is middle-aged; when he perceives accurately the size of all things, he is dead. For no other reason than this, youth and illusion are one; and by the same token Torquay, at fourteen, quite aside from his exceptional upbringing, had a valor unknown to grown man. He had no fear of the next step, because he gave no thought to the step after the next.

He looked on the ships as he had looked on many a country schoolhouse. Without thinking out a definite plan, he knew he was laying siege against these vessels and that he had a distinct preference as to which should finally admit him. He had no doubt whatever that success would eventually crown his efforts, because many tentative advances had already been made by crews in liquor toward persuading him to come aboard. He refused these invitations with such vigor that more than one lot abandoned half-formed intentions of kidnaping him for a night or a voyage, and gradually he took on the qualities of a prize—something worth winning in open competition. A day came when the gray-haired Yankee boson of a Falmouth packet, accompanied by his captain, stopped beside him.

"Well, bub, it's too bad you ain't fifteen years old this day."

"Why?"

"'Cause our cabin boy has run away."

"I'm fifteen," said Torquay, straightening, after a calculating pause. "Been fifteen a long while."

The boson spit into the water twice before he turned shrewd eyes on Torquay and continued, "Your dad was a Plymouth man, see? He enlisted himself and got shot. The last thing he says to you before he goes away with the troops was to go back to his folks in Plymouth, see?"

"I thought you was Falmouth," said Torquay, settling back on his post.

"We're Falmouth built, but they ordered us to Plymouth, worse luck."

"How far from Plymouth to Falmouth?"

"A matter of forty knots by sea and sixty miles by land."

"All right," said Torquay, after another pause, "I'll sign for Plymouth."

At the commissioner's office the boson took it upon himself to tell the harrowing details of the boy's predicament—a tale so amazingly near the truth that Torquay listened stolidly, convinced that his history must be generally known.

"Make your mark here, if you want to go," ordered the commissioner finally, pointing with a grubby finger.

Torquay was not to be hurried; his eyes followed up the column and he shook his head.

"That says for a year. The captain don't want me for a year; he wants to take me back to my father's folks in Plymouth, like he said."

"You're right," said the commissioner, and scrawled the word "voyage" in its proper blank; whereupon Torquay signed his name in round schoolboy letters.

The boson stared, and the captain, scratching his head, muttered as the three left the office, "Where'd the lad get that name? You been teaching him that too?"

Torquay was horribly seasick for three days; but once out of the nightmare of the first illness of his life, he fitted himself into his duties like a hand into a loose glove, and

(Continued on Page 38)

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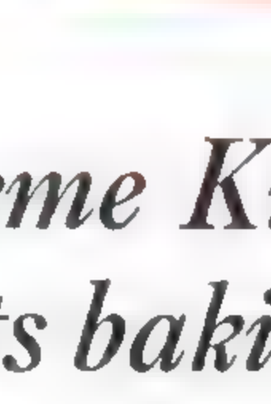

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Enclosed find [check] [money order] for $1. Please send me a pint can of Duco Polish No. 7.

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(Continued from Page 36)

found them mere play. Accustomed as he was to men and hard work, there was little chance to gibe at him. No one could tire him out in industry or even shame him in an exchange of oaths. No language could make him shudder, no tale could make him pale, and the equal placidity with which he took his allotment of the grog or accepted some hair-raising yarn, told for effect, soon brought the talk down to its normal level. As a consequence, he was received into the brotherhood of the foc'sle as completely as if he were one of its fixtures, and through a single remark was all but enthroned. The men were comparing the pitfalls of the port of London against the bawdy dangers of the rest of the combined world.

"Women is black inside," murmured Torquay sleepily. "You never can tell till you've busted 'em, mashed 'em up into little pieces."

Sailors have other childish qualities than the superstitions with which they are popularly stamped. They mix mysticism with filth, allegiance with treachery and shrewdness with the most stupid credulity. Out of these contradictions they weld a uniform attitude toward just one thing—the mascot of their choice. In this case it was Torquay. They pampered, taught, teased and abused him collectively; but any special privilege exercised by an individual brought down the avalanche of the majority against a minority of one. The more Torquay perceived the pedestal on which he was being placed, likening it to the position of teacher's pet, the more did he despise sailors; but he kept his low opinion to himself.

An exception was the white-headed sailmaker and rope splicer. Here was a man who by a miscarriage of justice ranked lower than Chips, the carpenter, and yet surpassed him by far as an artificer. Anyone could learn to hammer, plane and join; but only an ancient of the seven seas could cut a huge sail to pattern by eye or bend the severed ends of a hawser to a splice with the aid of nothing but his two hands and a marlinespike, or turn from such Herculean labors to fit a great shirt from the slop chest to a small boy, or make that same youngster a pair of board-like trousers out of the remnants of a poop-deck awning.

There were times when Torquay tired of listening to the obscene stories of the watch below, or even to those yarns which pictured the glory of Falmouth as against the presumption of Plymouth, or the older tales of the costly lawlessness of Fowey and the haunted cavern of Polperro. So that was the name of a place as well as of the husband of his Aunt Ada. The thought of her set him to wondering and he would make his way far into the bows, settle himself on a heaped coil of rope and stare at the limitless uneven sea. How far did it go? How many days or weeks or months to the shore? He knew better than to ask questions; the way to get the truth, and not chaff, was to listen to words as they fell. He hated the sea with a vindictive hatred; it had made him ill.

The shadow of the sailmaker fell across his crouched figure.

"I wouldn't be for staring at the water, lad. It has a way to draw people into the sea."

In spite of the warning, he was in the bows when the crow's nest called the first landfall. He struggled to his feet and stood rigidly erect until the pillared escarpment of Land's End loomed above the broken water. He was there again when a long tack brought the ship past the Crane Rocks of the Lizard and carried her head on for Plymouth Sound.

"You got folks at Plymouth?" asked the old sailmaker from the side of his mouth.

Torquay shook his head. "Falmouth."

"Falmouth, eh? Well, I wouldn't wait at Plymouth to get paid off if I was you."

"Why not?" demanded Torquay belligerently.

"Hush now! There's them that thinks you're the luck of the ship and a fair voyage. They'd gladly buy the grog that would keep you drunk till anchor's weighed again. Stick by me when we gets ashore." And again, when Torquay was helping him stow away his stores in the peak: "Your best road for walking will be by way of Liskeard and Truro, but it would do no harm did you cross first to Kingsand to put the Sound between them and you."

"Which way is Polperro?"

"Ah, Polperro!" The old man straightened and smiled absently. "Kingsand and Coresand, Whitesand Bay, and then the two Looes, East and West. It's after that you come on Polperro, halfway to Fowey."

Torquay was not to be done out of his pay, but he clung to his old friend as the crew left the office and started around the belly of Southeast Street with their minds fixed on the taverns of the Barbican. They drank at the Old Ship, the Tar and Bucket and the Mayflower, then they doubled back to the Seven Stars and turned noisy over their liquor. They nagged Torquay to hear him swear, and when he did not show off before strangers to their taste, tried to ply him with grog.

It was a warmish evening, and the old sailmaker, leaning back, managed to lose his cap out of an open casement. He leaned forward, stared intently, threw the dregs of his glass in Torquay's face and cried hoarsely, "There's liquor for ye; now go get my cap."

Torquay scrambled down from the bench, dived under the table and came out by the door. He slipped through it and sat crouched against the wall beside the cap. Presently the sailmaker came out, took him by the hand and hurried him around the corner into the Barbican Parade, where many small boats were warped to the quay.

"Who's for Kingsand?" he asked of a group of fishermen, and a voice answered from one of the boats, "I am, if you look sharp."

"There you are, lad," said the sailmaker, lifting Torquay up and dropping him into the boat. "He'll put you across for tuppence, won't you, mate?"

By paying a penny extra, Torquay was permitted to sleep in the boat. He awoke to a rare May morning—how rare he little knew. A blue haze hung over the sea, but the rounded hills were of a vivid living green that sparkled as the sun came up over them. They were crowned with trees, feathering in the late spring into clouds of foliage so light they looked as if they might float away. He walked up toward them and stopped to stare at a grove of larches with pale hanging plumes.

A vivid patch of golden gorse made his eyes grow round, and a feeling came over him that he had waked in another world, infinitely divided from the brawls of drunken sailors. Here was not the semblance of gold, but the metal itself, heaped by the roadside. He laid a hand on a tempting mass of bloom and snatched it back, sharply pricked by the spines on guard beneath.

He walked westward unhurriedly, sometimes within sight of the sea, sometimes led inland by the narrow high-hedged roads. To him the hedgerows were walls, because upon investigation he found they were built of stone, filled in with earth, capped with sods and then permitted to grow masses of hawthorn for a crown and gardens on their steep sides. He would not have believed they had not been planted and carefully tended. Here and there the banks were enameled with bloom. Topped with the gold of the gorse or the starlike flowering thorn, they walled him in between confusing masses of color.

Mauve wild hyacinths vied with the snowy tufts of garlic and the pink of the wild parsley; bluebells and violets added to the shadows; pennyroyal paved outcrops of the stone with burnished copper, and filmy mists of tiny daisies seemed about to rise and flutter.

But triumphant over all were the nestling patches of primroses. They were of the palest, gentlest yellow he had ever seen, like sunlight fallen in the grass and too lazy or too shy to move.

He was dazed and mooning. Sometimes he half put out his hand to steady himself with a grip in shaggy hair, as if he were back in his babyhood riding the roads on his father's high shoulder. A two-wheeled cart, rounding a corner, almost ran him down from behind, and at a shout, he dug his heels into the bank and lay back to let it pass. The driver glanced at him and then drew up.

"Which way, lad?"

"I'm going to Polperro," said Torquay.

"Climb up; I'll give you a lift."

After he had got used to seeing over the hedges, Torquay asked, "Do you know of any people called Polperro?"

"Well, no. It's not what you'd call a proper family name. There was a gentleman come through here from England says its right meaning is the Dog Stream, and it's from the Spanish Armada, like Raphael and Barcelona and some more names around here. Smugglers too. They'd come over with a pair of kegs from Spain and stay for a pair of blue eyes, so I'm told."

"Are there any smugglers now?" asked Torquay.

"No, indeed. Only fishermen and the like. Here you are. Take the lane there and turn right when you come to the cross. Mind you don't miss yourself or you'll be going back to Looe."

Torquay thanked the man, hurried down the lane and came to a full stop at the first turn. The village lay beneath him. It looked as if some force had spilled huge blocks of granite down the narrow gorge of the Pol, only the blocks had windows and chimneys and sunken roofs of untrimmed slabs of slate. So steep was the way that he had to brace himself for fear he would slip and slide through the village into the sea. He bargained for food and explained about his Aunt Ada as he asked his question of a gray-haired fisherman in charge of the great kettles where nets were being cooked in tar. The old man paused in his work and looked him over smilingly.

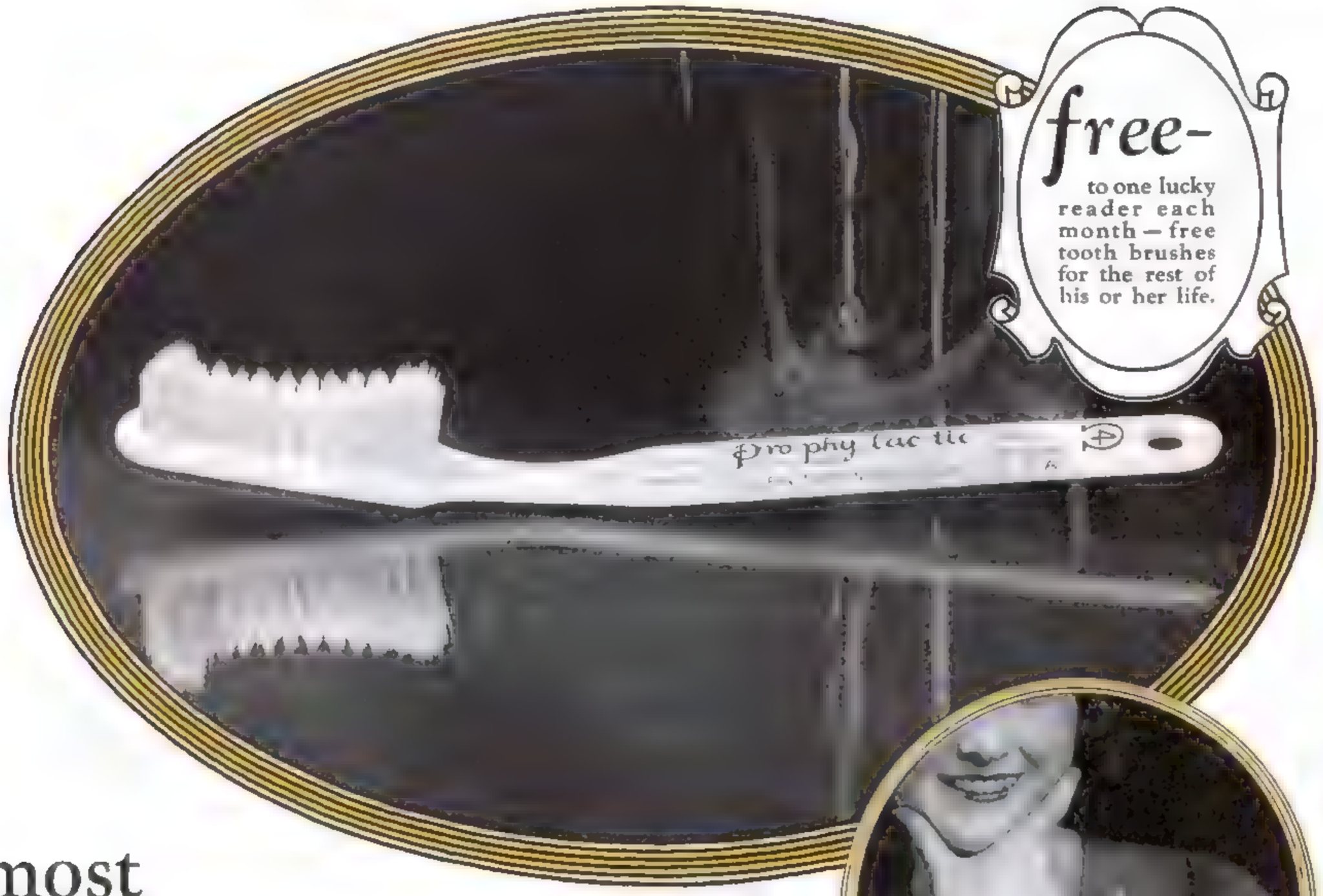
"There's no people of that name, but many a lad has gone out from here and called himself this or that of Polperro. Sooner or later folks would be bound to call such a one Jack of Polperro, say, and in the end Jack Polperro. It could happen that way, for this place is mortal old."

Yes; it was old. From where he sat Torquay could see the mark of centuries on every house, the deep dishing of steps cut in the living rock, stonecrop making a garden of many a roof and chickweed in full flower turning a black wall into a breath-taking bridal veil. He dodged through the narrow lanes and clambered up the old road to Fowey. For miles he was walled in by hedgerows which showed him only themselves, the sky and a bit of the twisting way. Never had he felt quite so alone in a lonely world. When darkness fell he slipped through a gate, curled up in the grass and slept.

He awoke to broad day and a terrible din. At first it seemed he must be attacked by roaring lions, but presently he saw it was only a half circle of curious sheep, baaing threateningly with surprisingly deep-toned voices. He knew little about the potentialities of sheep, and since they cut off all other avenues of escape, he jumped up and turned, determined to scramble over the wall behind him. But when he moved they scampered away.

While the morning was still young he came out on the sheer escarpment where the Fowey meets the sea. Under his left hand was the gray ocean; under his right the grayer village of Polruan tumbled down the hill to spread itself out on the lip of the bay. Across the narrow water, the full-grown town of Fowey rose and dipped, and rose again, against the rounded, green-clad cliffs. He sat down in a cup of the turf and stretched out his legs. Broken thoughts were running in his mind. This fairy world into which he had dropped from sailors' brawls was as solid and enduring as any other. Wherever he wandered, he would surely come back to this spot some day, to find it as surely unchanged.

(TO BE CONTINUED)



The most effective guard against decay— a brush that reaches EVERY tooth

Get EVERY tooth clean with a brush that reaches EVERY tooth

Right—This picture shows how the Pro-phy-lac-tic fits the inside contour of the teeth and penetrates deeply into the crevices between. Note how the large end tuft goes around behind the rear molar. When the teeth are brushed this way the bristles clean every curve and crevice thoroughly.

A GOOD brush cleans your teeth thoroughly. It reaches all your teeth. It sweeps off the film of germs and mucin from every tooth. It leaves no tooth endangered by the acids of decay.

Skilled men studied the contour of the jaw. They made a brush to fit. The bristles of this brush curve; the picture shows you how. Every tooth along the length of the brush is reached and cleaned.

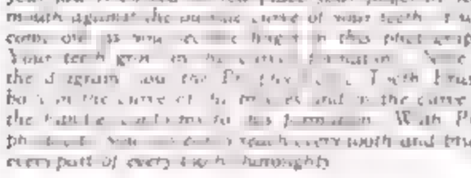
They put a cone-shaped tuft on the end of the brush. This helps you reach your back teeth. They curved the handle. That alone makes it easier for millions of tooth brush users to reach and clean every tooth in their mouths.

Think of what help these features of the Pro-phy-lac-tic could be to you. No more trouble trying to make a flat brush clean a curved surface. No more awkward stretching of your mouth by brushes with the wrong shape of handle. No more fear that ALL your teeth may not be thoroughly clean.

Consider this tooth brush of yours. Is its bristle-surface concave? Does it fit the shape of your jaw? Does its handle curve outward? Is it easy to reach your back molars with it?

The Pro-phy-lac-tic gets in between teeth. The saw-tooth bristles pry into every crevice, break up and sweep away the mucin, and dislodge food particles which otherwise might hide away and cause trouble.

Sold by all dealers in the United States, Canada and all over the world in three sizes. Prices in the United States and Canada are: Pro-phy-lac-tic Adult, 50c; Pro-phy-lac-tic Small, 40c; Pro-phy-lac-tic Baby, 25c. Also made in three different bristle textures—hard, medium, and soft. Always sold in the yellow box that protects from dust and handling.



Test this yourself

The index finger in the picture above shows you how your jaw is curved. If you place your finger in your mouth against the outside curve of your teeth, it will come out as you see it here in this picture. Your teeth grow in the same formation. Now on the diagram you see Pro-phy-lac-tic Tooth Brush follows the curve of the teeth and the curve of the handle conforms to this formation. With Pro-phy-lac-tic you can reach every tooth and brush every part of every tooth thoroughly.

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free Tooth-brush-of-life to reader who helps us with a new head [illegible] advertisement [illegible] a brush that reaches EVERY tooth. Your request [illegible] We [illegible] Pro-phy-lac-tic [illegible] given to [illegible] Advertising Agents. This offer expires April 30, 1926.

PRO-PHY-LAC-TIC BRUSH CO., Florence, Mass. Dept. H-EF

Gentlemen: I answer the following as a new reading in the advertisement from which this coupon was clipped

Name .....

(Please print name in full)

Address .....

Made in America by Americans

© 1925, P. B. Co.

"The man who smokes a pipe has a special charm for me"... Mae Murray

Quality created the demand — Demand made possible the price

NOW 12¢

© Guaranteed by The American Tobacco Co. INCORPORATED

THE LOVELY LIAR

(Continued from Page 11)

"I said captions! Things like this: 'An exquisite frock for particular occasions is this one of chiffon over satin, with a circular apron-like front, a straight back and a camisole-topped slip. Above, left.'"

"That," said Bill, "is what I call art! And then what do you do?"

"I write about what's above, right, and below, left and right, and in the center."

"Yes. And you are paid for doing this? You're not—forgive me, but one has to be sure—you're not an amateur?"

"Opinions differ. They think at the office that I'm paid, but my creditors seem to have their doubts. It's only thirty-five dollars a week anyway."

"Ah! I begin to understand. You work for a magazine—a magazine called Mode. Why can't you understand that there's no use trying to conceal anything from me? Why don't you become editor at a very large salary?"

"Because the elevator-shaft door was closed tight the day I pushed her against it. I told you I never had any luck."

"Why do you work for this magazine?"

"Because I can't do without breakfast. And people ask you to lunch and tea and dinner, but never to breakfast."

"Let us leave out such crass materialism for the moment. What I am trying to find out is what inner urge of the spirit makes a woiking goil woik for Mode, instead of slinging hash or being glorified in the Follies. In other words, what is there in it for you, aside from thirty-five dollars a week?"

"I don't know," said Anne simply. "But I'll tell you what I heard and how it all happened, if you like."

So she did.

"The way you get a job on Mode is this," she said. "First of all, someone gives you a letter to Mr. Conway ——"

"I know him," said Bill morosely. "I went to a tea once."

"Yes," said Anne. "And you send him the letter, and he sends for you to go and see him, and you do, and he talks to you, and Mr. Hunt talks to you; and the elevator man, and then he—Mr. Conway, not the elevator man—takes you out to lunch, and orders peas to see what you do about them, and keeps track of your spoons and forks and things, and if you come out even when lunch is over you get a job and a contract, and he tells you that if you work hard and are a good girl Mode will send you to Paris in a year and then you'll be a fashion authority and worth a lot more salary—and try and get it!"

"Ah! Yes, I see. And how long have you worked for Mode and been a good girl?"

"Two years, and please, sir, always."

"So you went to Paris—a year ago, wouldn't it be?"

"Paris!" said Anne, and closed both her eyes. "I'm there now! If you say Paris to me just once more I'll howl, and my eyes will be red, and I'll have to borrow your handkerchief while I weep on your shoulder."

"Paris," said Bill, as quickly as he could. "Paris, Paris, Paris. I mean, Paris."

"Ha-ha!" said Anne defiantly. "I had my fingers crossed and I've got a handkerchief of my own, and anyway this is silly, you know."

"Quite," said Bill. "What time do you have to punch the jolly old timepiece at Mode?"

"Nine," she said, and whimpered just a little. "Oh, I'll pay the price of pleasure! I'll have to get up at eight and cook my own breakfast, and I forgot to get any cream, and there isn't any butter, so it'll be black coffee and a dry roll, and I'll have to mend my stockings, and I'll be late, and there's a blonde who puts down what time you get in, and she doesn't like me, so she always puts down the truth, and ——"

"Hush!" said Bill. He took her left hand and turned it palm upward, and it did seem to Anne that that was pretty old stuff, especially as she'd been letting him take advantage of her a little anyway, without any such pretenses. But—"The darkest hour comes before the dawn," he said. "I can see money coming to you and a sea voyage. And now I'm going to take you home."

"I don't have to be taken home!" said Anne furiously, because the party was over and she knew it. "I won't go to parties at all if some man always feels as if he had to take me home! How do you know where I live anyway?"

"But that's why I'm going to take you home!" he said, annoyed by her obtuseness. "So I can find out where you live."

"Oh!" she said, and a few minutes later they stood on her doorstep, with his taxi chugging at the curb.

"Good night, Mr. Porter," she said. "So glad we met! Do come to see me sometime, won't you?"

"So's your old man," said Bill. "Stand still while I kiss you good night, darn you!"

Anne woke up at seven. She always did, no matter what time she had gone to bed. She didn't trust her alarm clock very much, and the blonde by the elevator at Mode haunted her slumbers, so she chose the wiser part and woke up at seven. Usually she was resentful about this, but this morning she didn't mind.

It was nice to lie about two-thirds awake and think about Lila's party. Meaning, about Bill.

Bill was a darling. She still adored him, she found, and it was a little upsetting, because she hadn't thought she would. Ordinarily, you see, she wasn't supposed to adore anyone but Kent Graham. Not that she was engaged to Kent exactly, but he thought she was, and she probably would marry him sometime, when his budget permitted matrimony. Kent was a darling, too, but not at all the same sort of darling Bill was.

It was a nice chilly autumn morning, and it was delicious to pull up all the blankets and snuggle down into them and lie there and think. She thought about Bill being one sort of darling and Kent another. That was why, she decided, so many people found it hard to be completely monogamous. Between two darlings of the same sort one could make a choice and stick to it. But when they were so different, what was a girl to do? Not that it really mattered, of course.

She wasn't likely to see Bill again anyway. She didn't even know his last name. She could ask Lila, to be sure. But why? He had probably forgotten her. He was sound asleep at this moment, no doubt, not giving her a thought. He probably snored too. There had to be something like that about him or it wouldn't be fair. So she thought on, and her clock ticked and tocked, and a riveting machine down the street went riveting on, and moment after moment passed into eternity until it was eight o'clock and her alarm clock and her telephone began to ring at the same moment. She stopped the one and answered the other.

"Hello, hello, hello!" said Bill's voice. "This is Bill. You know—William. I just called up to tell you you could stay in bed fifteen minutes longer, because you're having breakfast with me this morning. It'll be there at a quarter past, and I'll wait till then to start mine and we'll eat together. Good-by, darling."

"Bill!" she screamed.

But there had been a click in her ear as he hung up, and when she jiggled the hook up and down, central just said, "There's nooneonthelinenowwillyouexcuseitplease"; and another girl explained patiently that if she didn't know the number of the party who had called her, the New York Telephone Company and the American Telegraph and Telephone Company, and even Mayor Hylan, couldn't do anything about tracing the call.

And then it was eleven minutes past eight, and she just had time to get up and brush her teeth and put on a kimono before the bell of her one room and bath and kitchenette apartment rang.

There was a waiter with a basket. And she couldn't get anything out of him either, except the basket. He thrust that at her and fled, saying that he would get it in the morning when he brought the next one. And it was a marvelous basket, half heated by cunning electric wires and half chilled by ice in galvanized ware of some sort. There was a rich hot coffee. There was real, thick cream. There were pats of sweet butter. There were crescent rolls, all flaky, like pie crust. There was an absurd tiny casserole, with an egg afloat in a miraculous sauce. There was half a rare melon, all in shaved ice. There were tiny jars of honey and marmalade.

So Anne had breakfast with Bill, and adored him more than ever with each bite. And just as she finished dressing, a boy came with flowers, and when she went downstairs a taxi was waiting and a driver who touched his cap and called her by name and said the gent had said he was to take her to the office every morning from now on—him or a friend if he was stuck with another call—and no, miss, there wasn't anything to pay; that was all taken care of.

So what with one thing of this sort and another of that, it was only four minutes to nine when Anne stepped from the elevator on the fifteenth floor and said "Hello, darling!" to the blonde, who was pop-eyed, and tripped blithely to her desk.

This was, as a telephone call reminded Anne during the afternoon, one of the nights when Kent's budget allowed him to take her to dinner at an Italian table d'hôte, and later he went home with her and they sat and talked. And he asked her what time she had got home the night before.

"Oh, sometime after midnight!" said Anne truthfully—truthfully enough anyway.

"You look it," said Kent nastily, and not truthfully at all, for Anne looked marvelous and Bill would have told her so. That was exactly what Anne thought too—that Bill would have told her so.

But of course her conscience was troubling her, so she was properly meek. And Kent thawed gradually.

"It's just as well for you to see something of that life, I suppose," he said. "It will sicken you of it, so that you'll be ready to settle down when we're married. I'm looking into some lots over in New Jersey, on the Erie. And I've been thinking a motorcycle with a side car will really be better, for the first two or three years, than a flivver."

Anne listened dreamily, while Kent talked in his nice, soothing voice. And she smiled a good deal, and when he asked her why, she said, "Oh, nothing!" But what she was thinking about was the package the janitor had had for her when she came home, which had proved, when she opened it, to contain two boxes, in one of which had been two dozen right gloves and in the other two dozen more for the left hand—specifically, her left hand. That was what had become of the glove she had lost in the taxi. Idiot!

Still, when all was said and done, it was true that you stood a much better chance of happiness in the long run with someone steady and dependable, like Kent, than with a man who threw his money about the way Bill did. She was worried about Bill's extravagance. He had told her that he came from Detroit, and he must be trying to make his way in the great city and he was making a poor start, if you asked her. She decided to be firm about it when she saw him again.

Kent went home at ten o'clock, so that she could get a good night's sleep. And Anne was thinking about going to bed when the telephone rang and it was Bill, and he was very querulous.

"I'm across the street," he said, "at the drug store. The one that has a soda fountain where they have sandwiches; only they didn't have anything left but pound cake, and I ate six slices and four malted milks for dinner. They have a newsstand, too, and I've read all the movie magazines. I've been here since six, waiting for you to come home, and since eight I've been waiting for your young man to go home, and now he's gone. Where do you want to go to dance, or are you too tired?"

"You come over in ten minutes and I'll show you if I'm too tired!" said Anne.

And he did, and she did, and they had a lovely evening. They went back rather, as one has to, after the sort of start they had made the night before, and Anne found out about Bill's last name being Horton and not Morton or Norton or Porter, but it still didn't mean anything to her. And they knew a lot of the same people, besides Lila and —— But you know how they talked. Those things always go about the same way. What it came to was that the world was a small place, and all that.

Anne lectured him about his extravagance. She said she'd loved the basket with breakfast, and the flowers and the taxi, but that he mustn't dream of ever doing anything of the sort again.

"Of course not!" he said, his eyes very wide. "Just a joke. Silly sort of idea."

"It wasn't silly at all," said Anne. "It was sweet and I loved it. But you can't afford ——"

"But ——" he began in a puzzled tone. And then he stopped. "No," he said. "But it's fun doing things you can't afford."

And Anne knew, of course—no one better—how true that was. So it went. And Bill was most circumspect all evening and didn't make so much as a move to hold her hand, even when he was saying good night to her.

And that gave Anne furiously to think. Anne was a simple soul, but she knew that it meant something when young men who liked her as much as she had to admit to herself that Bill seemed to, didn't try to take advantage of her. The night before hadn't counted, of course; Lila's parties didn't.

Then in the morning the waiter came again with a fresh basket, and there were more flowers, and the taxi was there. And Anne ate the breakfast and put the flowers in water and rode in the taxi. What else could she do?

Up to eleven o'clock Anne gave Bill quite a good deal of thought. She could see that she would have to take him seriously sooner or later. She wasn't conceited, but, after all —— She was more sure than ever that he was a darling, but then there was Kent, and life was terribly complex, it seemed to her.

But after eleven o'clock she stopped giving a thought to either of her young men. For Mr. Hunt sent for her—Mr. Conway was away—and told her that she was to sail for Paris on Saturday and her salary was to be raised and there might be still better news when she came home, after seeing the late Paris openings.

She was dazed and incredulous at first, but when she had passport pictures taken in the Mode studio, where as a rule they took photographs of the newest gowns and things, and went downtown and proved who she was and described herself, and they actually gave her the tickets and showed her where her stateroom was on the plan of the boat, she believed it. And she was practically an idiot when evening came.

She told Kent first; she made him leave his office early and have tea with her at five

o'clock, though he wasn't very nice, especially when she was half an hour late. And he wasn't pleased at all. He didn't want her to go. Actually!

"It'll just unsettle you," he said. "And you'll be leaving Mode in a few months anyway, when we're married."

He always just took it for granted that they were going to be married. He always had, because she'd let him kiss her when he proposed to her and she hadn't had the heart to say no. And of course she wasn't a bit sure that she wasn't going to marry him.

She cried a little after she had left him. She couldn't help it. She hadn't wanted anything to happen to spoil this day. But it was much better when she told Bill her news at dinner. They'd arranged about dinner early that morning.

"At-a-girl!" said Bill. "The man Conway must know something after all, what? You can't keep a good girl down, and don't let anyone tell you different!"

She felt much better.

So she went to Paris, and neither Bill nor Kent came to see her off. Bill had to be in Detroit on business and Kent said he couldn't take the time and sent her a guide book about Paris as a steamer present. And Bill filled her room with flowers and fruit and candy and books and magazines, and a wonderful fleecy steamer rug, and everything you could think of. And she had a wireless from him every day, all the way across, and sometimes two.

Paris was—well, Paris. Six weeks of pure delight. She saw clothes and she bought clothes. And from Kent came a letter once every week, but from Bill letters by every boat and cables at all sorts of odd times, and very often flowers, also by cable, which Anne hadn't known could be done. Bill wanted her to marry him, he wrote, but how could anyone so extravagant hope to keep a wife? But, on the other hand, what was she to do? How could she curb his extravagance, and he three thousand miles away with nothing to do, seemingly, but think of new ways to spend money on her?

Bill and Kent were both at the pier to meet her, and Bill had arranged matters with the customs and had a great car there for her, with a chauffeur, which he must have hired at great expense. Kent sulked, as he always did when another man looked at her, but Bill bubbled over like very highly charged mineral water when you open an unchilled bottle.

But Kent rode uptown with them. And he looked very grim. He had planned to run to a taxi himself, you see, budget or no budget.

But that meeting between Kent and Bill was what tore it. For Kent recognized Bill and his name and he knew all about him, and by the time he saw Anne alone he had found out more. He hadn't heard about Bill before; Anne had neglected somehow to mention Bill. Kent was very low about that.

"Going about with a man like that and not saying a word to me!" he said. "A millionaire, trying to buy you with his cars and his flowers and his money!"

"A millionaire!" Anne was dazed again.

"Horton Motor Cars!" said Kent. "You know how they sell. I suppose his income is about five million dollars a year! His income!"

"Oh!" said Anne, rather pitifully. So he hadn't been a lovely liar at all! He'd just been telling the truth! And she didn't need to worry about the way he spent money on her. And it didn't show that he had imagination; it was just the way he always went on, of course. "Oh, dear!" said Anne.

"And what's more," said Kent viciously, "you're working for him. He owns Mode. He bought it a few weeks ago."

"Oh!" said Anne. "Then—and—oh, dear—I thought ——"

She wanted to cry. And she did as soon as Kent had gone. She'd been so proud—so sure that that trip to Paris had meant that it really was true that if you worked hard and lived up to all the old copy-book maxims you were bound to succeed.

Not that she was angry with Bill, of course. He was sweet and he'd meant to make her happy and he had, but—but—oh, it was hopeless! And she made a poor job of talking to him, because she cried again, and he took her in his arms, naturally, to comfort her and it took a long time for him to understand. But he did finally, more or less.

"I didn't think you'd know," he said weakly. "I—I bought the darned rag the day after Lila's party. But I was awfully cagy about things. I talked to the man Hunt, you see, and said I thought we ought to have more editors who'd been to Paris, and he said he did too, and I asked him who ought to go and he said you. He really did. I didn't mention your name."

"Honestly, Bill?"

"I'll cross my heart and hope to die!"

So she felt better. But still she didn't know what to do. Bill did. He wanted her to marry him next day, and he said he'd give her Mode for a wedding present. But she couldn't do that, though she did want to rather, because she kept seeing Kent's eyes. So there had to be a sort of compromise, though she'd meant to resign from Mode at once, when she knew it was really Bill who was paying her salary. But he looked so like a little boy when she said so that she agreed to stay on for a time while she was making up her mind what to do. And then they went out and danced.

Life was more complex than ever after that, of course, because Kent knew about Bill now; and what he didn't know he guessed, and he both knew and guessed a lot more than there really was to know. He sulked and he fumed, and he pestered Anne, and wanted her to marry him right away. And that was rather a shock to Anne, too, because she'd always supposed that he couldn't afford to get married for quite a long time yet, but it seemed he could, and that he'd just been saving and saving on account of his budget. He wasn't poor at all, really, she found; he was just very, very careful.

She admired Kent tremendously, of course. He'd earned all the money he had; he hadn't just inherited it, like Bill. Kent harped on that a little, but not too much. And it certainly was a factor with Anne.

Because Bill's money did begin to get on her nerves. He had so scandalously much of it. And it was hard to get him separated from it. She couldn't help wondering what he'd be like without it; if he couldn't do frantic things such as he was always doing for her. His whole life seemed to be based and built on having all the money there was, practically speaking. What would he amount to without it?

She couldn't make him see how she felt about this. It sounded silly to him and he said so. The idea of money, he said, was to make it get you what you wanted—primarily, a good time and ease of mind—in all sorts of ways. The point was to have money, not to let money have you. Kent just snorted when Anne tried to explain Bill's point of view to him. He said Bill was a stuffed shirt—a shirt stuffed full of money. He said Bill wouldn't be worth a hoot in any emergency in which his money couldn't solve the problem for him.

Anne didn't know what to do. So she just did nothing and drifted, and hated herself for doing it. And she got so that she felt she would scream the next time Bill waved a golden wand. This was the sort of thing that maddened her. She and Bill were going to a wedding—it was Lila Benson's sister's wedding, and it was to be up in the Berkshires, and they were going by train because it was an awkward distance to motor. And they missed the train and Anne was in despair. But Bill just disappeared for a minute and came back with a special train. And she had hysterics in the Pullman they had all to themselves.

"But why not?" said Bill reasonably. "We'd have missed the wedding if we'd waited for the next train or if we'd gone up in a car. What else was there to do?"

There hadn't been anything else to do—for him. That was just it. But there would have been for Kent. There'd have had to be.

Anne wondered how you went about going into a convent. There didn't seem to be anything else for her to do. She was pretty sure by this time that she wasn't ever going to marry Kent; he sulked too much. But she couldn't bear the idea of marrying Bill either. Not feeling the way she did about him—that he wasn't real at all, but just part of an estate; that he hadn't any character apart from his check book.

And then one night, when it was raining very hard and Anne was very tired, she made Bill take her home right after dinner. And Kent came in, and he and Bill sat and regarded one another, and it was one of those horrible evenings that happen. Bill rather liked Kent when he noticed or thought of him at all, but the feeling wasn't reciprocated. Anne thought she'd go mad; she was seriously thinking of sending them both home. And then the telephone rang and Anne answered it.

"What?" she gasped. "Oh, how dreadful—how perfectly dreadful! Of course I will. I'll be up right away, of course."

They were both on their feet staring at her. Her face was white.

"It's a hospital!" she said. "Way up on Washington Heights. And poor little Dolly Crewe, my secretary—she was hit by a taxi—they say she's dying—and she doesn't know a soul in New York but me."

Bill was at the window before she finished, looking up and down the gleaming block for a taxi.

"But," Kent spoke first, "Anne—you can't do any good—you're worn out—it'll only upset you, going there."

Bill spun around.

"Of course you've got to go," he said, avoiding Kent's face with his eyes. "Come on, hurry!"

"But ——"

"Oh, Kent!" She stopped him with the word; she was getting into a raincoat.

It was the time when the theaters were emptying; it was pouring; there wasn't an empty taxi anywhere.

"Subway," said Kent, breathing hard. "Faster, anyway."

"Of course!" Anne turned gratefully. Naturally Bill wouldn't think of the Subway. A race across town; a dive down the stairs; a train with two red headlights—going all the way uptown, thank heaven! She had to stand, with her head throbbing in time to the pounding wheels, sandwiched between Kent and Bill. And Kent still disapproved. Things like that were exaggerated, he said, as often as not; the girl was probably all right. And, anyway, it wasn't as if she were a friend. Anne only knew her at the office. Anne just didn't listen to him. Bill didn't say a word, but his big hand was under her arm all the time, steadying her.

Station after station with people getting out. Seats at last. Anne's head was aching, throbbing. All the time her imagination was at work: she could see poor little Dolly's blond, bobbed head—then a guard's voice bawling, "Hundred an' Thirty-sevent—all out! Change for Van Cortlandt Park! All out!"

Anne cried out. It was the last straw.

"Here!" Bill's voice crashed out. "What do you mean—that sign says this is a Van Cortlandt Park train!"

"Can't help that—all out! Step lively there!"

Already, sheeplike, most of the passengers were out, grumbling, complaining, but obedient. But Anne was crying and sobbing hysterically. It was the last straw—that was all.

"Come, Anne," said Kent. "It's no use. We'll have to wait. You can't make them go on; even Horton can't do anything about this."

Anne laughed wildly.

"N-no!" she gasped. "You might offer them a thousand dollars, Bill, but you can't do anything. Oh—oh—oh!"

"Can't I?" said Bill. "Stay on the car—Anne—Graham!"

And then, incredibly, he had done something. He had put the indignant guard off the train and shut the last door. He was at the motorman's post, and the motorman, who had stepped out on the platform, was standing, with sagging jaws, staring at him.

"Let's go!" said Bill.

The train began to move. Kent cried out.

"Here—you're crazy—you'll be arrested!" he shouted.

"Who cares!" said Bill. "We'll get to that hospital."

Bill drove the train. He could drive anything; Anne knew that. The next station slipped past, with men running along the platform, yelling.

"Telephoned ahead!" said Bill cheerfully. "Now listen! We stop at the next station. I'll stop her right by the stairs—see? They'll try to keep us from getting out, but we'll just go through. Be ready now when I stop—we'll have to be quick about it."

They did too. Anne had a confused impression of people—men in uniform, a policeman, noise, oaths, shouts. Then they were up the stairs, with Bill bearing her along and Kent shouting just behind. Then a taxi; then peace and the hospital, and Bill, half dragging, half carrying her up the steps.

"Miss Crewe? Oh, yes!" said the girl at the desk. She smiled sweetly. "Is this Miss Converse? I'm afraid we alarmed you unnecessarily. Miss Crewe was unconscious when she was brought in—we found your name in her pocketbook. But it was only a slight concussion. She's conscious now and not hurt at all."

"Oh!" said Anne. "Oh—oh!"

"The next time, perhaps, you'll listen to me!" said Kent. "You could have avoided all this—heaven knows how soon the police will be here after Horton."

"Kent!" Anne's voice was dangerous. "Go, please, before they come."

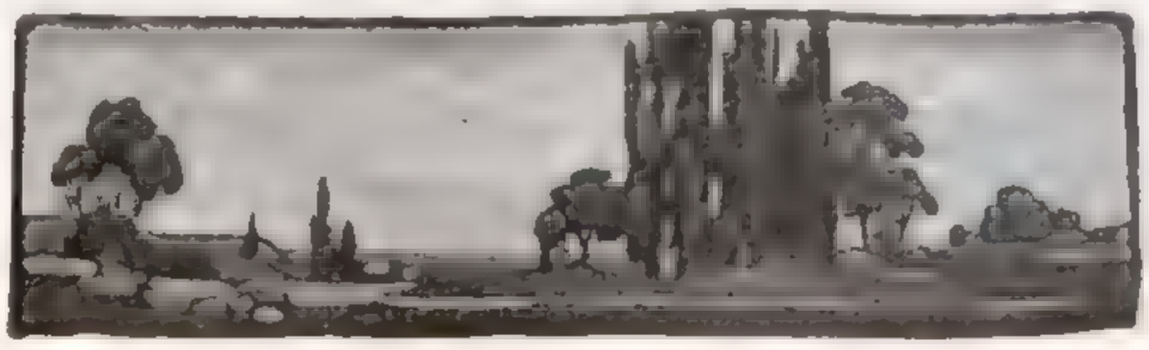
He looked at her, and he went. Which, after all, was like him. And Anne turned to Bill and clung to him a moment.

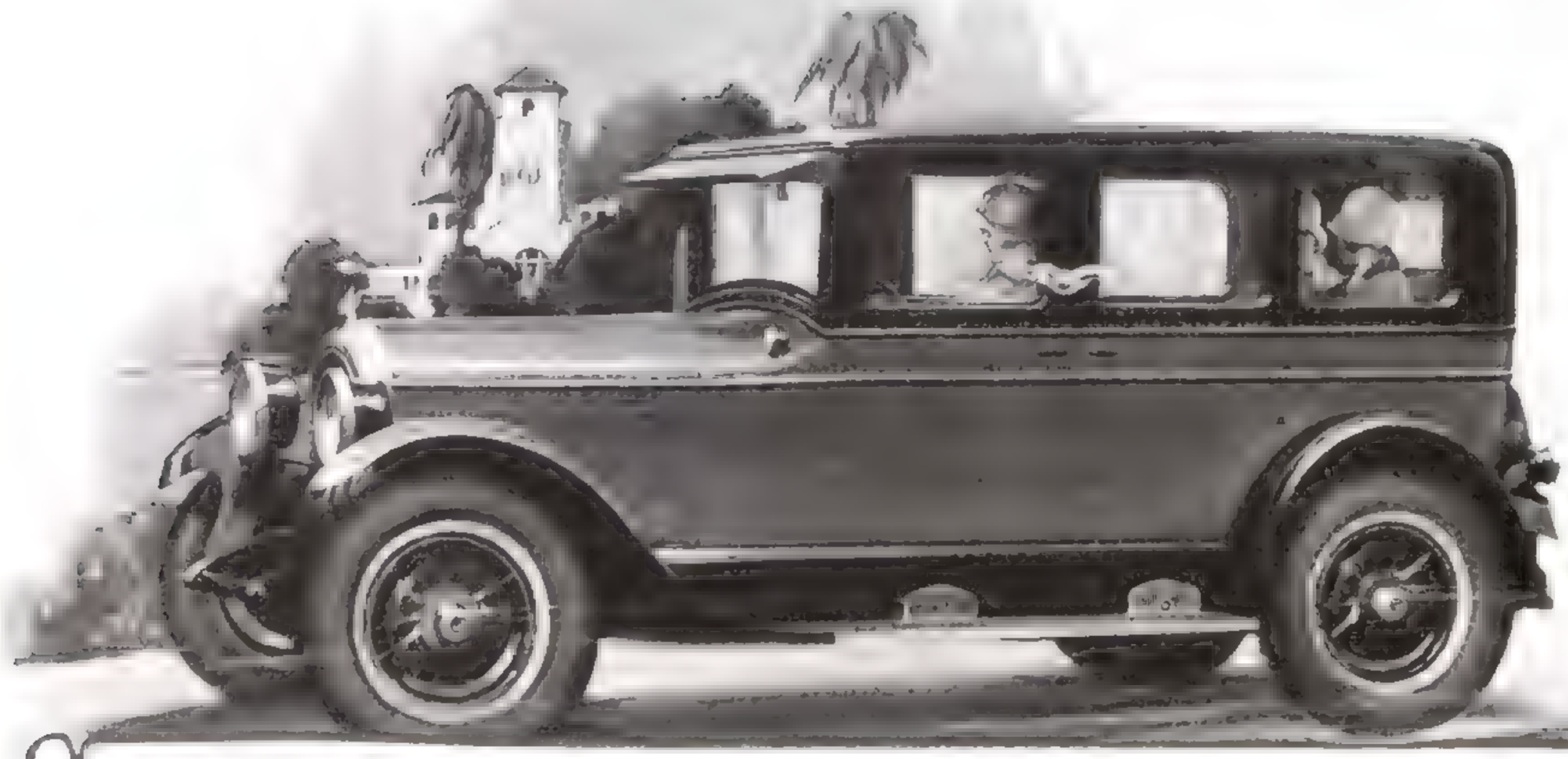
"Bill, will they do anything to you?" she said. "Do you think it's very serious?"

"Oh, they may fine me if they catch me!" he said. "Go on up and see your girl."

"Fine you!" said Anne dreamily. "And you wouldn't care if they fined you a hundred thousand dollars, would you, darling? Oh, Bill, darling, I'm so glad you needn't!"

So after she had gone up to see Dolly Crewe, and scolded her for not getting out of the taxi's way, she came back, and Bill was talking to two policemen, who were laughing a great deal. And then they went downtown in a taxi and stopped at a place where they knew Bill, so that it didn't matter about their not being dressed, and danced, because Anne wasn't tired any more. And she didn't worry any more either about not knowing what to do. Because she did know, and she was going to do it the very next day.





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Chrysler hydraulic four-wheel brakes at slight extra cost

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CHRYSLER SIX

THE SANCTITY OF THE GUEST

(Continued from Page 13)

"I suggest that we see Sigert," Racken returned, looking at his watch, "but not quite yet. We'll give her half an hour."

"Is there still more to this?"

"We think there is a little more."

The man returned and took away the breakfast things, and for twenty minutes they sat talking; then Racken arose, adjusted the flower in his buttonhole, put on his hat at its usual careful angle, and they descended by the elevator from Steve's apartment to the street and entered the low broad doorway of the Colony into the carpeted lobby.

Sigert was alone in the manager's office and quite obviously he had been awaiting them; nodding to them, he picked up the telephone from his desk and got the operator.

"Give me Suite 939-40," he instructed. He handed the instrument to Steve. "Say anything that seems natural," he advised, "but not in your usual voice."

There was an instant's wait while the girl at the switchboard completed the connection, and Steve started slightly as he heard at the other end of the wire the same sweet impulsive voice he had listened to half an hour before.

"Yes."

"This is room service," Steve stated crisply. "There's some confusion here about your breakfast order."

"I gave no breakfast order."

"We have a slip here with breakfast order for one to be served in 939 at eleven. Half a grapefruit, two shirred eggs ——"

"There was no order from this room. I had breakfast hours ago."

"Then I beg pardon. There's a mistake in the room number."

Steve, hanging up, saw Racken and Sigert watching him attentively.

"Is it the same voice?" Sigert inquired.

"Undoubtedly."

"The switchboard girls thought so; I was pretty sure too. What do you think? The other call, of course, was from outside the hotel. She goes outside and calls up to find out about Ben Lambert—has done it several times; that's why the switchboard girls took notice of the voice. Must have gone out only for that, for fifteen minutes later she was back in the house."

"You've seen her?"

"Saw her a few minutes ago when she came in through the lobby. I was down there, of course, for that. Her name is Jean Gifford. An awfully nice little girl, Steve; young, not yet twenty. But somebody, Steve. Personality—one of those with more life in her than most of us have. Brown hair, brown eyes, warm skin."

"That's all you know about her?"

"She got here Friday; she'd wired us for rooms from Chicago on Thursday morning. She intended to sail on Saturday on the Magic—or at least she had a ticket for a *salon de luxe* on the Magic—for Southampton. Friday night she turned in her ticket to Fred"—Fred was the head porter—"and asked him to get a refund. There happened to be a guest here who was trying to get away on the Magic; we sold the ticket in the house. We have a credit on the books for her of $1100. She told us to keep the money to buy her ticket later."

"Then she changed her mind the day Ben Lambert seems to have changed his."

"It looks so."

"And she got here the same day Ben got off the Broadway Limited and—didn't get here. Could they have been on the same train?"

"Her baggage came from the Grand Central; she came in at that station, apparently on the Century, for she got here about that time."

"What do you think we'd better do about it?" asked Racken.

Steve considered.

"Nothing," he said at last; "nothing—just yet."

In his decision Steve was following one of the precepts of his father. His impulse was to investigate the peculiar secret of Jean Gifford. Ben Lambert's absence made it look like a duty to do this. But Steve did not believe that anything in the nature of accidental injury or violence had happened to Ben Lambert; and his training under the tutelage of his father combated interference. His father, through the course of building and acquiring the great hotels which Steve now owned and directed, had accumulated a huge fund of experience. It was experience, Steve realized, which was back of the advice which his father used to pass to him; and one of these precepts occurred to him.

"Never push into a guest's affairs until you positively have to; that means, until you can't do anything else. There's nothing more unforgivable than to pry into someone else's secret. In a hotel, I admit, it's tempting; it's always at your hand. But do it and ninety-nine times out of a hundred you'll do nothing but regret it."

"The hundredth time?" Steve had asked.

"The hundredth time, boy," his father said, "you ought to've jumped in—about two days before you had reason to think anything was happening."

A few minutes later, standing with Sigert in the lobby, Steve's eye was attracted to a young girl coming from an elevator. She had warm brown hair, brown eyes and very fair skin. She was richly dressed, but less extremely than most of the young girls he saw about his hotels.

Suddenly Sigert touched Steve's arm.

"There she is; Jean Gifford."

Her young, but not childlike, very lovely face turned toward Steve and Sigert almost as though she had heard, but she merely glanced at them and in a quick impulsive way descended the three carpeted steps to the doorway and went out of the hotel, followed by the eyes of many others besides Steve Faraday and Sigert.

In passing through the lobby, she had left with him and these others about him, Steve realized, something which could not be analyzed but was queerly emotional. "Personality," people said, not knowing what that meant or even the nature of the quality they felt. It filled certain homes with eager guests; it made fame and power for many politicians; it came over the footlights and held audiences spellbound and enchanted. And none could tell what it was, or why. Steve had heard old actors say that they believed it to be purely an electrical phenomenon. Whatever it was, Jean Gifford had it; she was not one, Steve reflected, whom one would be likely to forget.

Friday evening, Sigert said to Steve, "Do you know our young lady of 939–40 hasn't been seen in the house since she passed us in the lobby yesterday?"

"You mean she has checked out?"

"I don't mean that at all. She still has her rooms and she hasn't claimed the $1100 that we're holding for her. Only she hasn't occupied the rooms; she isn't here."

"Then we have another guest missing?"

"It looks like that."

"You don't know why she's left?"

"I can guess. You recognized her voice over the telephone that morning; she recognized yours."

"What's happening?" asked Steve. "What's going on in the house?"

Art Racken precipitated the next move by a short, imperative summons to Steve to come up to his rooms. It was in mid-afternoon of the next day.

Racken's rooms, though as ornately furnished as any other suite in the hotel, were always in disorder, which the chambermaids had instructions not to touch. Crumpled newspapers littered knee-deep upon the floor, and the battered typewriter was enthroned as on an altar.

Racken looked up, stopping his pounding on the machine, as Steve entered. A short, stout young man, with a gray face under a startlingly bald crown, jumped up from his chair.

"What have you done with our actress?" this person shouted.

"Mr. Joe Lyons, of Pioneer Pictures," Racken introduced him.

"His actress?" Steve inquired.

"He's talking about Jean Gifford," Racken interpreted. "She's Pioneer Pictures' last big find."

"Our find? Our wonder!" Lyons declaimed, wiping the top of his bald head with a damp, wadded handkerchief. "Not much known yet outside the business—but pretty quick everybody is going to know about her. What have you done with her? Where is she? Where's she gone to?"

"Let's get this straight," said Steve. "Tell me about Miss Gifford." He looked to Racken.

"She's a little girl who for months was hanging around Pioneer Pictures' Hollywood lot. They gave her a chance now and then as an extra; then one day, simply because they were hard up for someone, they gave her a small part."

"Desert Madness," Lyons put in, apparently apropos of nothing. "Now showing."

"That's the name of the picture she first had a chance in, Steve. She made a hit. So they gave her still a better chance—something more on her own."

"Not released yet," said Lyons, "but the trade has seen it. Dark Pastures. A box-office knock-out! We know what we've got in that."

"So now," Racken went on, "they've decided to star her."

"Mary the Queen, it's called," Lyons interpolated. "A queen of Scotland it's about, they tell me. We're shooting now in London and Edinburgh—exteriors. She has to be in them. She was leaving Saturday on the Magic. She calls up Saturday morning and says; 'Can't go today; I've sold the ticket.' We're used to that, Mr. Faraday—'All right,' we said, 'you go next Saturday.' So we made another reservation for today. And Thursday she goes Lord knows where!"

"It's a bear of a story," Racken said appreciatively; "It's a regular wow! I could put the Colony on the front page of every big paper in the country with it tomorrow morning—the way I'd write it."

"A story, he calls it!" Lyons wailed. "We got two hundred thousand dollars in the girl and millions, it might be, to come out of her; and to him it is a story."

"Have you said anything to the police?" Steve questioned.

"Why go to the police?" Lyons countered. "First we go to the newspapers; after it's in the papers is when the police begin to take an interest."

"Then if neither you nor we give the story out, nobody will have it. Sit down, Mr. Lyons," Steve invited. He waited until the other had seated himself. "Do you know Ben Lambert?"

"I know who he is; I guess everybody in New York knows that. But I've never met him."

"Possibly you know that for years he has lived here at the Colony. Well, a week ago yesterday, on Friday, he got off the Broadway Limited intending to come here to the hotel; his baggage—most of it, anyway—got here, but he never did."

"Disappeared?" asked Lyons.

"Exactly."

"What do I care about that? A man that I don't know. I ain't even interested in him."

"Miss Gifford seems to take a most particular and peculiar interest in him; she tried in every possible way to find out what had become of him. When we discovered she was doing that, or else when, having more luck than we have, she located him, she also disappeared—at least she left the hotel."

"From where was Ben Lambert coming?" Lyons inquired.

"From the West Coast—as you say Miss Gifford just has."

Lyons considered this and then laughed—not with merriment—the laugh was intended to convey derision.

"You're thinking something," he accused, with such evident sincerity that Steve began at once to like him, "but what you are thinking is just nonsense. That girl? No. Listen! I'm in the business—I know them all. That girl I guarantee. Would I be letting out some story about a girl worth, maybe, millions to us, if I thought it would bring out something against her? No, Mr. Faraday; I don't go round like that destroying properties."

"We haven't allowed even ourselves to speculate on the nature of her interest in Ben Lambert," Steve responded. "But in any case it is not our policy to give out stories when we don't know what they'll lead to; and we cannot investigate the private affairs of a guest merely because she absents herself from the house for a few days."

Lyons had jumped up from his seat.

"I get you. You considered you were helping the little girl in keeping out of her affairs; believe me, there's no danger to her from butting in. And you're going to butt in or I will! Get me the key to her rooms."

Steve nettled not at all.

"You perhaps can understand that for our personal satisfaction we would have liked to investigate this matter before, but we cannot feel ourselves justified until more had happened than had been reported to us—or until formal demand upon us is made by some responsible person."

"Well," demanded Lyons, "if I ain't responsible for Jean Gifford, who is? And tell me, please, what your call a formal demand; I'll make it."

Steve went to the telephone.

"Send up a boy with a pass-key," he ordered.

With the key Racken and Lyons and he ascended to Suite 939–40. Steve tapped with the key against the lock—the usual signal of the chambermaids—and listened. There was no response and he expected none. He unlocked the door.

The two rooms, living room and bedroom, looked as though they still were occupied. In the living room a wardrobe trunk stood open, showing dresses upon hangers. A second trunk, also standing open, was in the bedroom. The desk in the living room contained no papers or letters except the usual hotel stationery. There were no photographs in either room such as a woman customarily carries in her trunk and unpacks and sets out as soon as the trunk is delivered at her hotel room; on the dresser in the bedroom, her toilet articles, brush, comb and hand mirror, were scattered as though she just had finished using them.

"We'll go up one floor," Steve stated, as he relocked the door.

Ben Lambert's suite of three rooms was one of the finest and most luxurious in the Colony. The usual furniture of the Colony had been replaced by couches, great easy-chairs and tables of Ben's own. The living room was clearly planned for entertaining; an elaborate cellaret was one of its most noticeable pieces of furniture; a baby-grand piano occupied the opposite corner of the room. Presentation photographs of the famous, the near famous and notorious stood in every available place and covered the walls of this room, of the smaller room next and the bedroom beyond, each with the signature of the donor.

"To Ben Lambert"; "To my good friend Ben"; "To Ben Lambert, a good scout and prince of entertainers," the inscriptions read.

"Take a look at those things," Steve indicated the photographs to Lyons. "I saw

(Continued on Page 49)

Women Favor Heat-Spreading Burner Because It Saves So Much Gas

Ask women why Garland Ranges are so strong a favorite in the American kitchen. Undoubtedly they will put much emphasis on Garland's Patented Heat-Spreading Burner.

And that is not at all surprising. This remarkable contribution to greater cooking economy uses much less gas than the burners of ordinary ranges. The saving is at least 10 per cent.

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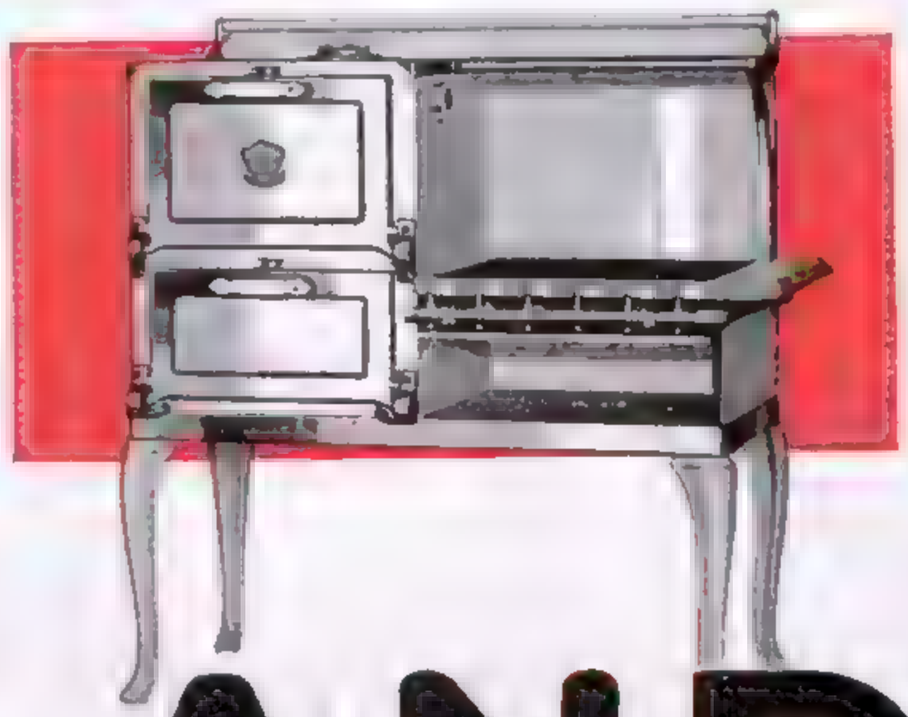

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There is also the Vacuette non-electric—famous for its ability to thoroughly vacuum clean without electricity.

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The Vacuette distributors' franchise is the most complete ever offered in the vacuum cleaning field, including both electric and non-electric cleaners. Vacuum cleaner salesmen are invited to visit the Vacuette distributor in their city and learn the astounding sales advantages of this new cleaner.

$12 *set of Attachments with unparalleled advantages* FREE

YOU can't judge the new Vacuette Electric as you would any other vacuum cleaner.

It has given womankind entirely new ideas of what they can expect a cleaner to do. It has easily doubled the usefulness of a cleaner in the home.

As you use the Vacuette on your floors you will find that its designers have developed innumerable improvements that mean much in better, easier service.

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The Vacuette *vacuum cleaner*

(Continued from Page 44)

Miss Gifford only once and might not recognize a picture of her taken some time ago. See if she's here."

Lyons went about the living room and then the other rooms, glancing at or scanning the portraits.

"Not here," he announced finally.

They relocked the door of Ben Lambert's suite behind them and descended to the lobby, and Steve stopped at the mail rack where was a single letter for Miss Gifford, a square envelope whose postmark was so blurred that he could read only the state where it had been mailed, "N. Mex." Steve put it in his pocket and they went up the stairs to the mezzanine floor and into Sigert's office, where Steve asked for the charge slips, room-service checks and other charge items against suite 939–40 since the Friday of Miss Gifford's arrival.

While awaiting these, he handed Miss Gifford's letter to Lyons, who, as Steve expected, promptly opened it, finding a photograph. There was no writing inclosed.

"One of our stills," Lyons commented, but at once, seeing it was some older picture, corrected himself. "No; that's something else—we took no shot like that. But that's our location. We got the big scenes of Desert Madness right at that cabin."

"Where was the picture taken?" Steve inquired.

"Near Magdalena, New Mexico," said Lyons, handing over the photograph.

Steve examined it and started slightly; he glanced at Racken and Sigert in warning before passing it over to them.

The picture showed a rough cabin in a stretch of desert. A poorly dressed man and woman, who had the look of desert dwellers, stood in the foreground on a slight rise of the bare earth, the man facing the camera, the woman facing away from it; between them a wooden headboard marked the grave of a child. The man was he whom Steve Faraday knew as Ben Lambert, as he might have been thirty years ago. Steve saw that Sigert and Racken also made recognition of the picture, though they said nothing. Lyons had never seen Ben Lambert and he spoke only of the scene.

"A great location; we shot some big scenes around there."

A clerk came in with the records of 939–40, handed them to Steve and went out.

"It's remarkable," Steve explained to Lyons, "what you can learn from these things sometimes. Any unusual event or excitement for a guest is sure to appear in them; illness and hospitality show in the room-service checks; the hours at which guests require some particular service show what kind of lives they're leading."

The first items in the account of Miss Jean Gifford with the Colony were the usual debits for baggage transfer and rooms. Steve glanced down the record of her doings on Saturday, Sunday and Monday, as portrayed by the succeeding entries.

Saturday she had had breakfast alone in her room and from her room had made three telephone calls in the morning. From Saturday noon to late Saturday night, the hotel had no record of her; she had been out, or, if in the hotel, she had paid cash for any meal or service. Late Saturday night she had had room service of bottled water and peaches, for which she had signed. Sunday morning she had breakfast in the dining room, signing for breakfast for one.

"Miss Gifford had no maid?" Steve said to Lyons. "Of course we know she didn't register one here."

"In Hollywood she had one, but she said she didn't want one traveling. She's not used to those people yet. Soon enough they get used to maids and chauffeurs and automobiles."

Sunday held no other entry; and Monday was a similar day with the addition of slips signed for shampooing, a wave and facial massage in her room.

Tuesday's slips portrayed a sudden and dramatic disturbance. There was the item for breakfast, which was for one in her room, then instead of the casual two or three telephone charges of other days, now she had pages—veritable pages of telephone charges.

Steve sorted them over with amazement. He could not readily count them; but they were totaled, as to charges, on the last sheet—thirty-two dollars and sixty cents.

"Surprising enough, isn't it?" said Sigert. "Those were called to my attention a while ago."

"They seem to be all local," Steve commented. "No long-distance tolls."

"They're all local and there's three hundred and twenty-six of them. Up till Tuesday morning she had made just nine calls, but on Tuesday this started and she completed ninety-six calls in the morning and a hundred and eighteen during the afternoon and evening. She gave all day and evening to it. She gave Wednesday morning to it again and made a hundred and three calls."

"No calls at all on Thursday," Steve remarked.

"No."

"Do you know what her telephoning was about?"

"Nothing that our girls remember. Of course different girls handled different calls; and our switchboards are so busy there's little listening in unless a girl's aroused to something. The girls were sore at 939 for so much telephoning, but they heard nothing to excite their attention or even that they remember."

"You don't know anything about this?" Steve asked Lyons.

"Not a thing."

Steve shifted in his hands the remarkable list of Jean Gifford's telephone calls; he pulled toward him a telephone instrument, on a private wire which did not go through the hotel switchboard; and he called the first number which she had called after reaching the hotel.

"Who is this, please?" he inquired, when the number answered; the subscriber told him willingly, and Steve made report to the others, "Hat shop."

The next number proved a beauty parlor; the next a confectioner; the next another hat shop. He ran through the calls of the first three days, pressing no inquiry at any of these places.

He turned to the page of the closely listed calls, starting on Tuesday morning, rang the first and inquired as before.

"What number do you want?" the party returned.

"I'm calling in respect to Miss Jean Gifford," said Steve.

"Wrong number," returned the subscriber. "Nobody of that name here."

"I didn't expect her to be there," said Steve. "Do you know her?"

"Never heard of her." And the party hung up.

The second number replied similarly. The third party was willing to give his name. "This is George Mason's residence," he said, but he did not know and never had heard of Jean Gifford. Nor had the fourth, fifth or sixth party; but the fifth had given her name. It was Mrs. Barbara Mason.

Steve called the next two numbers fruitlessly; then he skipped to the second page, but now he did not repeat to Lyons, Racken and Sigert the replies from the other end as he had been doing.

"Will you tell me the name of the subscriber at this place?" he asked.

"Certainly," the subscriber replied, politely. "It is Leonard Mason's apartment."

"Is there anyone there named Gifford—Miss Jean Gifford?"

"No."

"Do you know anyone named Jean Gifford?"

"No."

"Thank you." Steve hung up and pushed the instrument away from him. "Well, we can hardly call all these numbers," he said to Lyons. "There are more than three hundred of them. But we can have them called and inquiry for Miss Gifford made at all of them, and report to you at Pioneer Pictures. Can you think of anything better to do?"

"No," admitted Lyons. "If it hadn't been for you, I wouldn't have thought of that." He wrote on the envelope containing the picture from Magdalena, "Opened by Joe Lyons" and arose and shook hands all around.

"The louder they talk, the easier they're satisfied," philosophized Racken when Lyons was gone. "You recognized Ben Lambert in that picture too?"

"I did," said Steve.

"Certainly looked like him," agreed Sigert.

Racken whistled softly.

"Apparently we're steering into something. What did you find out at that last telephone number you called?"

"Only the subscriber's name. It was Mason again. She's been looking for someone named Mason. We're getting warm, I think; we're near something and I'm not sure we want Lyons in it."

"I noticed that," observed Racken dryly.

"Telephone book," requested Steve and opened it at Mason, laying the sheets of Jean Gifford's account beside the book. The numbers showed no correspondence whatever, and Steve was puzzling over them when Racken asked, "What was the first Mason name you got?"

"George."

"Then begin with the George Masons."

The first of Jean Gifford's calls on Tuesday was the number of the first George Mason; the second checked with the second; so did the third and fourth. The fifth did not correspond, but it matched the sixth in the book and so on until the eleventh number when the correspondence ceased entirely.

"Now start again at the top of the Mason column," Racken suggested. Steve did so and the next numbers matched.

"It's perfectly clear what she was doing," said Steve. "She was calling nearly all the Masons in the book, commencing with the George Masons."

"She was calling them all," corrected Racken. "The missing numbers probably didn't answer when she called, so she wasn't charged with them. From the number of calls, she rang up other people, too—probably numbers not listed under Mason where somebody suggested a Mason lived. For it's perfectly plain she was searching for somebody named Mason—George Mason preferred."

Steve reached for the envelope containing the photograph of the desert; he drew it out and picked up a reading glass.

Warm blood tingled in his throat as he read and announced, "The words on the wooden cross are, 'Susan Mason. Aged 1 Year. 1896.'"

"Mason; George Mason," muttered Racken. "George Mason—Ben Lambert. It's absolutely clear; all the time we've been looking for him as Ben Lambert, she's been looking for him as George Mason."

Steve shook his head, as he put back the photograph.

"No," he said, slightly flushing. "No; I don't think so."

"What do you think?"

"Something," said Steve—"something quite different."

"Do you want these numbers called?" asked Sigert.

"There's not the slightest use in it. The only one we're interested in is the last one belonging to a Mason. When she called that, she either gave the whole thing up or else she got what she was wanting."

The last number Jean Gifford had called on Wednesday morning corresponded with a G. Mason whose address was East Thirtieth Street.

"We'll call that number then," suggested Sigert.

"No," Steve again denied. "We don't know what this is all about; a telephone call might be a warning to them. I'm going over there."

"Want company?" Racken inquired.

Steve put him off.

"One'll be enough for this, I think."

A plain, printed card, Mrs. G. Mason, Practical Nurse, showed in the slit below a speaking tube, together with a couple of other cards. Evidently Mrs. Mason shared the flat on the third floor with two other women; none of the three now were at home.

The entry in which he stood was in need of paint and it was cramped but clean; a couple of dozen speaking tubes on the walls enumerated the tiny flats in tiers on both sides of the stairway which he could see through a glass door.

Of the duties, and therefore the hours, of a practical nurse he had only a vague idea. The woman might be gone for all day and all night, he thought; on the other hand, she might return at any moment.

It was five in the afternoon; soon people who worked on Saturday afternoon would be coming home. Steve returned to the curb and dismissed his cab. He revisited the entry and, trying the glass door, he discovered that it did not lock and he climbed to the third floor, finding a door at the rear on which was Mrs. G. Mason's card flanked by the same cards as below.

Odors of cabbage and onions cooking, the frying of meats marked the advent of the dinner hour; men and women, singly or in couples, clumped up the stairs and unlocked other doors. At last a gray-haired woman in a plain gray dress with white collar and neat white cuffs made her way slowly up the stairs and to the door which Steve watched.

As she unlocked it, he approached and said, "I'm looking for Mrs. Mason."

"I am Mrs. Mason," the woman replied, turning with her hand on the knob of the door.

She was a woman of fifty-odd, Steve saw; she was tall, for a woman, nearly as tall as himself; she was wide and strong, with a spare bony figure on which there was no ounce of unnecessary flesh. She had a square, broad, kindly but determined face, homely and bony, but with large, clear gray eyes which looked at one steadily and with courage. Now they were slightly curious, slightly surprised as she looked Steve over.

"May I see you for a moment?" asked Steve.

She flung open the door and motioned for him to precede her.

"Go in," she said.

Steve entered a small square room with two windows over the court in the rear. A plain table, four chairs, a davenport—evidently convertible into a bed—a chest of drawers, cheap but clean curtains, a round rag carpet furnished the room. A door, ajar, gave a glimpse into the next room, which was even smaller, containing two beds. There was a kind of cubby for cooking, where a small ice box stood. Obviously in these two tiny rooms the three women ate and slept and had their home.

By comparison, in Steve's thought, came the suite on the tenth floor of the Colony.

The woman discerned his momentary abstraction.

"You haven't told me your name," she said, watching him closely.

"Oh, I beg your pardon. It's Faraday—Steve Faraday."

The woman nodded, but he knew that the name meant nothing to her.

"What do you want to see me about? Work?"

"No," said Steve. "Not work. I came on a personal inquiry. I'm looking for one particular Mrs. George Mason who used to live in the West. Did you ever live in the West?"

The woman gazed straight into his eyes; steady and completely self-reliant were her eyes; but her hands, as he saw when he glanced down from her gaze, clasped together and twisted nervously.

"The West is a big place," she said.

"New Mexico is the part I mean," said Steve, looking up again. "Did you ever live in New Mexico?"

"Yes; I lived once in New Mexico."

"Near Magdalena?"

"Why do you want to know?"

"Then you did."

"Why do you want to know?"

(Continued on Page 52

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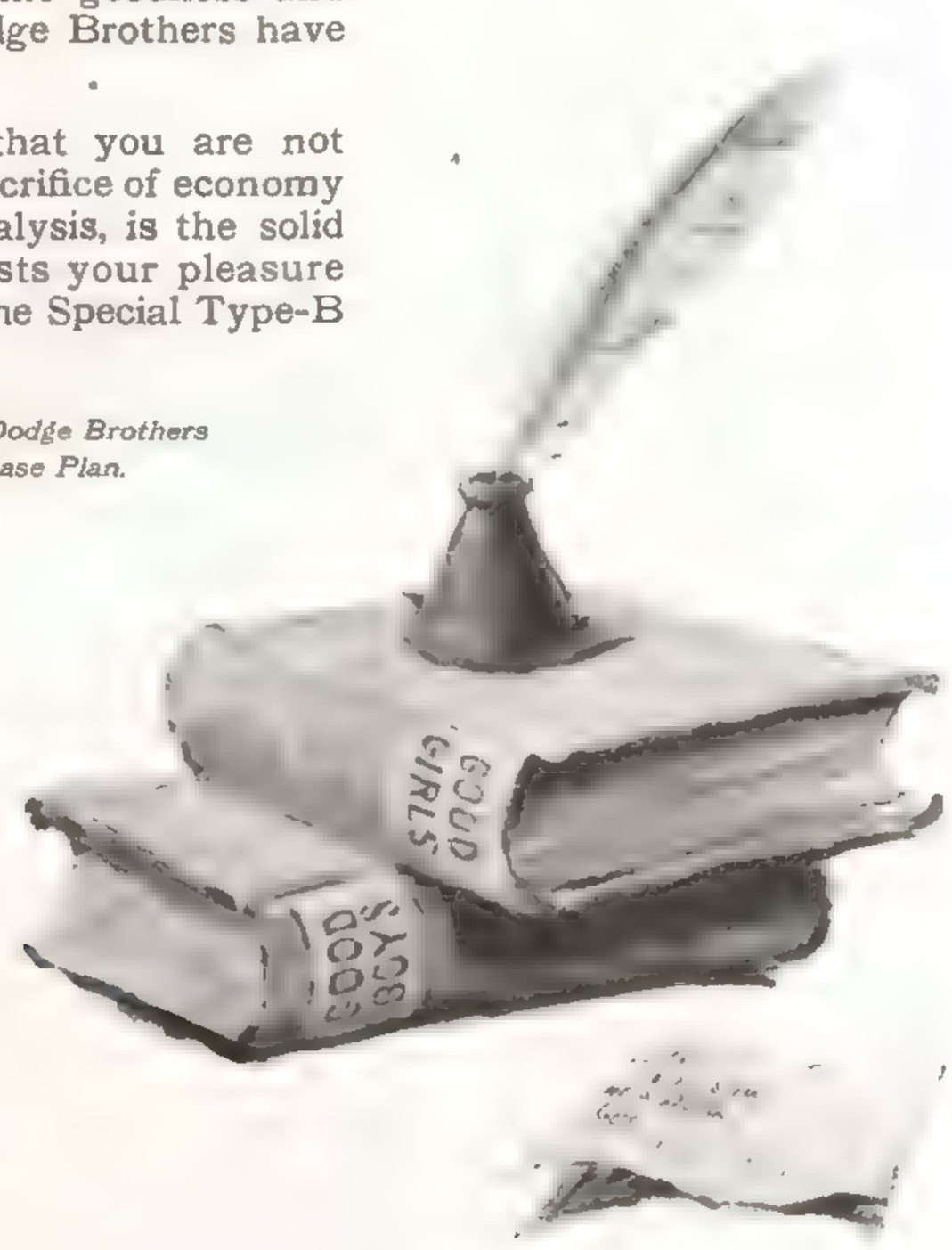

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Dear Santa
I want a Dodge Sedan
Dear Santa
I want a Dodge Sedan
Dear Santa
I would like a Dodge Sedan
Dear Santa
Please bring me a Dodge Sedan
Dear Santa
Please bring me a Dodge Sedan
Dear Santa
Please bring me

Continued from Page 49

Steve controlled his rising excitement; the woman maintained perfect control of herself all the time perfect, except for the writhing of her hands clasped together.

"I'm asking this only for your own advantage," Steve said, but her steady courageous eyes stared at him coolly.

"I look for nothing from anybody," she replied; and Steve abandoned that tack.

"When did you leave New Mexico?"

"Twenty years ago."

"When did your husband leave New Mexico?"

"What's that to you?" she defied him, her big bony hands white with their pressure one against the other. "Why should I talk to you? Faraday, you said your name was; where are you from?"

Suddenly she had let go her self-control; suddenly her steady eyes blazed, her thin cheeks flushed; and Steve's face was aflame too.

"I'm from the Colony Hotel," he started to explain, "from which a man named Ben Lambert has been missing."

"I know nothing of him!"

She said it altogether too quickly and loudly. No vestige of doubt lingered now in Steve's mind.

"But you'd been told of him before."

"Why should I be?"

"He's missing."

"What's that to me?"

"I've come here from the hotel," said Steve, "not so much to try to trace him as to ask information about a girl who was at the hotel and who, I've reason to think, telephoned you and probably came here to see you about Ben Lambert."

"What about her?" the woman asked, less defiantly.

"You see she's missing too."

"Missing since when?"

"Since she telephoned you and, I think, came here. Did she come here?"

"What day was that?"

"Last Wednesday. She disappeared the day following that."

"Yes," said the woman. "A girl came here from the Colony Hotel last Wednesday—a right nice girl."

"She told you something about a man she called Lambert?"

The woman's lips pressed tight.

"What she and I said is our affair."

"What I am trying to do is trace her," said Steve. "She is a young and attractive girl who has been missing for several days; naturally her friends are anxious."

"They needn't be! I'm certain they need not. She's not doing wrong; she's busying herself. She came to me, thinkin' me interested. When she found her mistake, she went, I guess, to them that was."

"Where?"

The woman opened wide the door and stood, stolidly, beside it. She was determined, it was evident, not to answer any more questions. Steve had other questions of course; particularly he had one, but that one, particularly, he could not put; so he stepped out into the narrow cramped hall and descended to the crowded East Side street scarcely seeing it for his image of the grave of a child, with wooden headboard, at the edge of the desert, and a man, then George Mason, standing beside it, on that burning noonday thirty years ago. Passers-by called him to himself and he thought of Ben Lambert, *bon vivant*, sportsman, entertainer of the famous, bachelor resident of the Colony.

Steve returned to the hotel, where Lyons soon called him.

"You accomplished anything by telephoning those numbers?"

"Not much."

"Then what you doing?"

"Waiting for a while," Steve said.

"Waiting!" protested Lyons loudly and promised himself an early call upon Mr. Faraday.

He made the call on the next afternoon, but, in less explosive mood, to ask advice rather than press complaint.

"I had a telegram from her—from Trinidad, Colorado. A fine business, ain't it? I don't understand her. What's she doing there?" And he laid before Steve this message:

"Awfully sorry to be causing trouble. Please announce publicly my sailing on next steamer. I mean make newspaper announcement I have sailed as public as possible. Then all will come out right. Have my name taken off hotel register and tell everybody I have left. So sorry.

"JEAN."

"Do exactly as she says," Steve advised him. "I'll look after our end of it and you make announcement exactly as she tells you."

So Steve saw to it that Jean Gifford's name was removed from the rack of registered guests and her account closed out. Her belongings were removed to another suite, and no one, except those who made the transfer, knew that it was done. Wednesday morning's newspapers announced to that part of the world which is interested in the doings of film people that Jean Gifford, of Pioneer Pictures, had sailed for London. And upon Thursday morning, Ben Lambert, resplendent in pearl gray, white spats and gardenia, alighted from a taxi at the Park Avenue door of the Colony.

Liberally he tipped the driver and the doorman.

"You're back, Mr. Lambert," the doorman greeted him.

"Yes; called away on business. I forgot to let the hotel know about it; I hope no one worried."

Ben stopped at the desk to shake hands with the clerks.

"Glad to see you back, Mr. Lambert."

"Glad myself," said Ben. "Been camping in the sticks. Human beings of the white race and Park Avenue look good to me again."

Steve did not witness this arrival, and when he was told of it, he evinced no interest in seeing Ben Lambert; but when he was informed on the next morning that Jean Gifford had returned to the Colony, he immediately came over to the hotel.

"There's a queer little shriveled old woman with her," Sigert told him. "They've gone up to suite 727–8, where you had her things put."

"Is Ben Lambert in his rooms?" asked Steve.

"I'm told he phoned for breakfast half an hour ago."

"All right," said Steve with satisfaction, and he remained in the lobby.

Upstairs, he was very sure, and probably in the luxurious privately furnished suite at the southeast corner of the tenth floor, was taking place a culminating and decisive event. Steve could not forecast to himself what he awaited. Sometimes, when he looked toward the doors, he wondered whether he would see Mrs. G. Mason, the practical nurse of East Thirtieth Street; but he did not.

Joe Lyons, vigorous and impelling of personality, appeared. He did not see Steve; he did not seem to see anyone, so intent was he upon reaching an elevator immediately. He was whisked upward. Steve, watching the indicator, saw that the elevator stopped at the tenth floor.

After half an hour, Steve went to Sigert's office, where Racken located him, by phone, twenty minutes later.

"Miss Gifford asks if you care to step upstairs," said Racken.

"Tenth floor?" asked Steve.

"No; seventh," corrected Racken. "She's back in her own suite now; but they've been," Racken granted, "to the tenth."

In answer to Steve's rap at 727, Jean Gifford herself opened the door; she was smiling, buoyant, triumphant. The expedition to the tenth floor evidently had been completely successful.

"You're Mr. Faraday of course," Jean Gifford greeted him. "Please come in. I've caused you a terrible lot of annoyance; I want to ask you to forgive me and I want to thank you for the trouble you took. And I want you to meet Aunt Emily."

Steve stepped in, seeing at one side of the room Joe Lyons, beaming and important. Art Racken stood near him. A little woman, half lost in a great over-stuffed chair, struggled to get to her feet, but Steve checked her. She was a tiny person; shriveled, Sigert had called her; but it was not, Steve realized, with age, though she seemed over sixty. Privations and hard continual work had worn out her thin body; her pleasant, kindly eyes, bright and troubled, looked at him with gentle directness. Instinctively Steve thought of Mrs. Mason. The experiences of the two women must have been much the same, but Mrs. Mason had fought back against them; this woman merely had endured them.

"I'm very glad to meet Miss Gifford's aunt," Steve said to her. "You've come from the West, I presume; I hope the trip has not been too much for you."

Jean Gifford gave a gentle laugh. Steve liked that laugh; there was something tender, even a little sad in it, but there was also amusement.

"Not for her, Mr. Faraday; but quite too much for another of your guests I fear. I don't want to take more of your time when you've given me so much already, but since you've seen Mrs. Mason, I wanted you to see Mrs. Falls, too, so you'd understand for whom I was acting when I walked in on George Mason—Ben Lambert, as you know him—an hour ago with Aunt Emily." Jean Gifford laughed again. "He thought I was the chambermaid knocking, I believe—until he saw us. And when I saw the way he lived—his rooms different from the others in the hotel—I got even madder than I'd been before and I guess I held him up. Anyway, he agreed to a just settlement."

"Witnessed," proclaimed Joe Lyons, with beaming satisfaction, "by me—also by Mr. Racken."

No one offered further information; everyone in the room was satisfied. Jean Gifford invited Steve to sit down, but he realized that she did not want another visitor, and had asked him up, not to rehearse the hour just past but merely to thank him. So he excused himself and returned below, waiting for Racken.

That gentleman, after his irritating custom when possessed of information which another wanted, took his own time.

"Well, Steve," said Racken graciously, when he dropped in upon his employer at four o'clock in the afternoon, "I'm ready to tell you everything about that business which you don't know, but first tell me what you figured out for yourself."

"Ben Lambert was George Mason about thirty years ago in New Mexico," said Steve, aware that the best course was to humor Art. "He had a wife—that woman I saw on East Thirtieth Street. He deserted her evidently and changed his name. How Jean Gifford and her aunt came into it, I don't know, but it's evident that she recognized him as George Mason some time and somewhere before he returned to New York from the West; that's what scared him away from the Colony. He didn't dare return until after her sailing was announced."

"That's practically perfect," approved Racken, "as far as you go. Aunt Emily—Mrs. Falls—is the widow of Lambert—or Mason's—old partner in New Mexico. Mason and his wife and Tim Falls and his wife had a blacksmith business near Magdalena—blacksmithing and also reaching out for the sort of things people get rich by—grub-staking wildcatters and prospectors, or trading one piece of worthless land for another piece just as worthless. One day they made a trade in partnership for some land in Texas. They didn't think it was much good, but quite a long time afterward they had an offer for it. Neither of them had ever seen it, and George Mason went to look at it and find out what the offer was all about. Tim Falls was laid up at the time and Mason took along all necessary papers, signed, in case the offer was good. It was; for the land looked like oil land; Mason got twenty thousand cash, as Falls later learned from others. He never heard again from Mason; nobody ever did—not even his wife. They'd buried their baby the year before.

"Well, Steve, I guess that was the start of Ben Lambert, bachelor."

"Go on," said Steve. "His wife and Jean Gifford."

"Tim Falls died pretty soon; the two women marooned in New Mexico worked their own way. After ten years of it, Mrs. Mason came to New York. Mrs. Falls stayed, running a rooming house for sick people. A man named Gifford, who'd been a civil engineer in Maryland, came to her, bringing his daughter; he had to, having no kin. He died penniless, and Mrs. Falls kept the girl. Jean got to Hollywood last year; Lyons has told you about how she made good. They shot Desert Madness near where she used to live.

"She was on the train from the Coast with Ben; and seeing her and hearing that she was in pictures, he got himself introduced in his way. She told him about having been on location near Magdalena, but not having come from there. He—to make a hit with her, I guess—talked about it, showing knowledge of it. Then she mentioned she'd been brought up by Mrs. Falls, and he turned mighty silent and white. She looked him over; she'd seen pictures of George Mason and heard about him; she got the suspicion he might be Mason, and said something else to try it out. Then she felt sure, but she'd made him suspect what she was driving at. He'd said that, beyond Chicago, he was taking The Century, but he switched to The Broadway; and as she'd told him she was coming to the Colony, he didn't dare to come here. After waiting awhile for him, she began looking for his wife, who was last heard of in New York. You know more about the wife than I do."

"Yes; she wanted nothing to do with him, poor or rich."

"So she told Jean; he'd deserted her as a wife; it wasn't like double-crossing her out of money as he'd done to the Fallses. Jean knew how she felt; so after getting no action out of Mrs. Mason, Jean forgot everything else and jumped the first train to the West for Mrs. Falls and any papers they might need. But they didn't need much after they walked in on Ben this morning. They called Lyons and he called me to make an extra witness; and—well, Mrs. Falls has her ten thousand with thoroughly compounded interest. She wouldn't take much money from Jean ever, but I'll say she showed no reluctance dealing with Ben."

"Good!" cried Steve. "Good! Good!"

Racken arose, remembering he was a publicity man. "What a story if we could spread it!"

"Do you figure," asked Steve, quietly, "it would help the Colony?"

Racken shook his head.

"I said, if we could spread it. But not us; no, nor Lyons."

"You're sure he won't?"

"Only last week, in preparation for the publicity of their new picture, he spread an original account of Jean's parentage and childhood into which he can't possibly work this. He's kicking himself; the truth has it all over his imagination. But what a moron's job publicity would be if a man could really use what happens."

"She's sailing?" asked Steve.

"Yes, and taking her 'aunt,' who'll go with her now, having her own money."

"When do they leave?"

"Tomorrow. That's the last thing I heard Ben ask—when was she leaving?"

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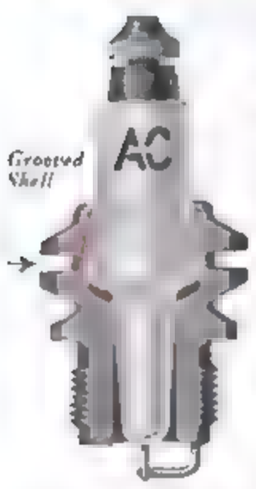

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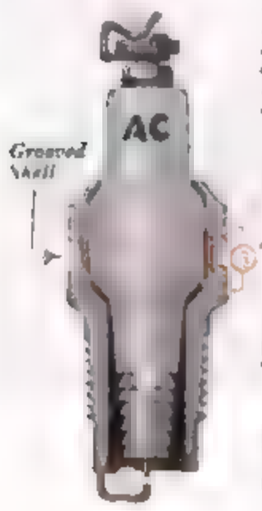

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A BIT OF LUCK FOR MABEL

(Continued from Page 15)

turned away with a silent groan. The thing wasn't worth picking up.

So there I was, dished.

Or, rather, what the casual observer who didn't know my enterprise and resource would have called dished. For a man like me, Corky, may be down, but he is never out. So swift were my mental processes that the time that elapsed between the sight of that ruined hat and my decision to pop round to the Foreign Office and touch George Tupper for another fiver was not more than fifty seconds. It is in the crises of life that brains really tell.

You can't accumulate if you don't speculate. So, though funds were running a bit low by this time, I invested a couple of bob in a cab. It was better to be two shillings out than to risk getting to the Foreign Office and finding that Tuppy had left.

Well, late though it was, he was still there. That's one of the things I like about George Tupper, one of the reasons why I always maintain that he will rise to impressive heights in his country's service—he does not shirk; he is not a clock watcher. Many civil servants are apt to call it a day at five o'clock, but not George Tupper. That is why one of these days, Corky, when you are still struggling along turning out articles for Interesting Bits and writing footling short stories about girls who want to be loved for themselves alone, Tuppy will be Sir George Tupper, K. C. M. G., and a devil of a fellow among the chancelleries.

I found him up to his eyes in official-looking papers, and I came to the point with all speed. I knew that he was probably busy declaring war on Montenegro or somewhere and wouldn't want a lot of idle chatter.

"Tuppy, old horse," I said, "it is imperative that I have a fiver immediately."

"A what?" said Tuppy.

"A tenner," I said.

It was at this point that I was horrified to observe in the man's eye that rather cold, forbidding look which you sometimes see in blokes' eyes on these occasions.

"I lent you five pounds only a week ago," he said.

"And may heaven reward you, old horse," I replied courteously.

"What do you want any more for?"

I was just about to tell him the whole circumstances when it was as if a voice whispered to me, "Don't do it!" Something told me that Tuppy was in a nasty frame of mind and was going to turn me down—yes, me, an old schoolfellow, who had known him since he was in Eton collars. And at the same time I suddenly perceived, lying on a chair by the door, Tuppy's topper. For Tuppy is not one of those civil servants who lounge into Whitehall in flannels and a straw hat. He is a correct dresser, and I honor him for it.

"What on earth," said Tuppy, "do you need money for?"

"Personal expenses, laddie," I replied. "The cost of living is very high these days."

"What you want," said Tuppy, "is work."

"What I want," I reminded him—if old Tuppy has a fault, it is that he will not stick to the point—"is a fiver."

He shook his head in a way I did not like to see.

"It's very bad for you, all this messing about on borrowed money. It's not that I grudge it to you," said Tuppy; and I knew, when I heard him talk in that pompous, foreign-official way, that something had gone wrong that day in the country's service. Probably the draft treaty with Switzerland had been pinched by a foreign adventuress. That sort of thing is happening all the time in the Foreign Office. Mysterious veiled women blow in on old Tuppy and engage him in conversation, and when he turns round he finds the long blue envelope with the important papers in it gone.

"It's not that I grudge you the money," said Tuppy, "but you really ought to be in some regular job. I must think," said Tuppy. "I must think. I must have a look round."

"And meanwhile," I said, "the fiver?"

"No. I'm not going to give it to you."

"Only five pounds," I urged. "Five little pounds, Tuppy, old horse."

"No."

"You can chalk it up in the books to office expenses and throw the burden on the taxpayer."

"No."

"Will nothing move you?"

"No. And I'm awfully sorry, old man, but I must ask you to clear out now. I'm terribly busy."

"Oh, right-o," I said.

He burrowed down into the documents again; and I moved to the door, scooped up the top hat from the chair, and passed out.

Next morning, when I was having a bit of breakfast, in rolled old Tuppy.

"I say," said Tuppy.

"Say on, laddie."

"You know when you came to see me yesterday?"

"Yes. You've come to tell me you've changed your mind about that fiver?"

"No, I haven't come to tell you I've changed my mind about that fiver. I was going to say that, when I started to leave the office, I found my top hat had gone."

"Too bad," I said.

Tuppy gave me a piercing glance.

"You didn't take it, I suppose."

"Who, me? What would I want with a top hat?"

"Well, it's very mysterious."

"I expect you'll find it was pinched by an international spy or something."

Tuppy brooded for some moments.

"It's all very odd," he said. "I've never had it happen to me before."

"One gets new experiences."

"Well, never mind about that. What I really came about was to tell you that I think I have got you a job."

"You don't mean that!"

"I met a man at the club last night who wants a secretary. It's more a matter with him of having somebody to keep his papers in order and all that sort of thing, so typing and shorthand are not essential. You can't do shorthand, I suppose."

"I don't know. I've never tried."

"Well, you're to go and see him tomorrow morning at ten. His name's Bulstrode, and you'll find him at my club. It's a good chance, so for heaven's sake don't be lounging in bed at ten."

"I won't. I'll be up and ready, with a heart for any fate."

"Well, mind you are."

"And I am deeply grateful, Tuppy, old horse, for these esteemed favors."

"That's all right," said Tuppy. He paused at the door. "It's a mystery about that hat."

"Insoluble, I should say. I shouldn't worry any more about it."

"One moment it was there, and the next it had gone."

"How like life!" I said. "Makes one think a bit, that sort of thing."

He pushed off, and I was just finishing my breakfast when Mrs. Beale, my landlady, came in with a letter.

It was from Mabel, reminding me to be sure to come to Ascot. I read it three times while I was consuming a fried egg: and I am not ashamed to say, Corky, that tears filled my eyes. To think of her caring so much that she should send special letters urging me to be there made me tremble like a leaf. It looked to me as though the bart's number was up. Yes, at that moment, Corky, I felt positively sorry for the bart, who was in his way quite a good chap, though pimply.

That night I made my final preparations. I counted the cash in hand. I had just enough to pay my fare to Ascot and back, my entrance fee to the grand stand and paddock, with a matter of fifteen bob over for lunch and general expenses and a thoughtful ten bob to do a bit of betting with. Financially, I was on velvet.

Nor was there much wrong with the costume department. I dug out the trousers, the morning coat, the waistcoat, the shoes and the spats, and I tried on Tuppy's topper again. And for the twentieth time I wished that old Tuppy, a man of sterling qualities in every other respect, had had a slightly bigger head. It's a curious thing about old George Tupper. There's a man who you might say is practically directing the destinies of a great nation—at any rate, he's in the Foreign Office and extremely well thought of by the nibs; and yet his size in hats is a small seven. I don't know if you've ever noticed that Tuppy's head goes up to a sort of point. Mine, on the other hand, is shaped more like a mangel-wurzel, and this made the whole thing rather complex and unpleasant.

As I stood at the glass, giving myself a final inspection, I couldn't help feeling what a difference a hat makes to a man. Bareheaded, I was perfect in every detail, but with the hat on I looked a good deal like a bloke about to go on and do a comic song at one of the halls. Still, there it was, and it was no good worrying about it. I put the trousers under the mattress to insure an adequate crease, and I rang the bell for Mrs. Beale and gave her the coat to press with a hot iron. I also gave her the hat and instructed her to rub stout on it. This, as you doubtless know, gives a topper the deuce of a gloss, and when a fellow is up against a bart he can't afford to neglect the smallest detail.

And so to bed.

I didn't sleep very well. At about one in the morning it started to rain in buckets, and the thought suddenly struck me: What the deuce was I going to do if it rained during the day? To buy an umbrella would simply dislocate the budget beyond repair. The consequence was that I tossed pretty restlessly on my pillow.

But all was well. When I woke at eight o'clock, the sun was pouring into the room and the last snag seemed to have been removed from my path. I had breakfast, and then I dug the trouserings out from under the mattress, slipped into them, put on the shoes, buckled the spats, and rang the bell for Mrs. Beale. I was feeling debonair to a degree. The crease in the trousers was perfect.

"Oh, Mrs. Beale," I said. "The coat and the hat, please. What a lovely morning!"

Now, this Beale woman, I must tell you, was a slightly sinister sort of female, with eyes that reminded me a good deal of my Aunt Julia's. And I was now somewhat rattled to perceive that she was looking at me in a rather meaning kind of manner. I also perceived that she held in her hand a paper or document. And there shot through me, Corky, a nameless fear. It's a kind of instinct, I suppose. A man who has been up against it as frequently as I have comes to shudder automatically when he sees a landlady holding a sheet of paper and looking at him in a meaning manner. A moment later it was plain that my sixth sense had not deceived me.

"I've brought your little account, Mr. Ukridge," said this fearful female.

"Right!" I said heartily. "Just shove it on the table, will you. And bring the coat and hat."

She looked more like my Aunt Julia than ever.

"I must ask you for the money now," she said. "Being a week overdue."

All this was taking the sunshine out of the morning, but I remained debonair.

"Yes, yes," I said. "I quite understand. We'll have a good long talk about that later. The hat and coat, please, Mrs. Beale."

"I must ask you"—she was beginning again, but I checked her with one of my

(Continued on Page 57)

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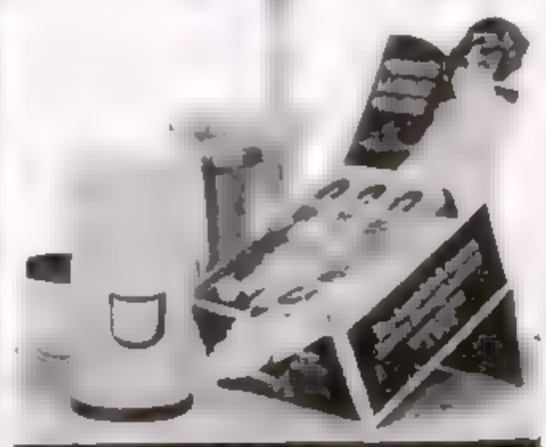

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(Continued from Page 55)

looks. If there's one thing I bar in this world, Corky, it's sordidness.

"Yes, yes," I said testily. "Some other time. I want the hat and coat, please."

At this moment, by the greatest bad luck, her vampire gaze fell on the mantelpiece. You know how it is when you are dressing with unusual care—you fill your pockets last thing. And I had most unfortunately placed my little capital on the mantelpiece. Too late I saw that she had spotted it. Take the advice of a man who has seen something of life, Corky, and never leave your money lying about. It's bound to start a disagreeable train of thought in the mind of anyone who sees it.

"You've got the money there," said Mrs. Beale.

I leaped for the mantelpiece and trousered the cash.

"No, no," I said hastily. "You can't have that I need that."

"Ho?" she said. "So do I."

"Now listen, Mrs. Beale," I said. "You know as well as I do ——"

"I know as well as you do that you owe me two pounds three and sixpence ha'penny."

"And in good time," I said, "you shall have it. But just for the moment you must be patient. Why, dash it, Mrs. Beale," I said warmly, "you know as well as I do that in all financial transactions a certain amount of credit is an understood thing. Credit is the lifeblood of commerce. Without credit commerce has no elasticity. So bring the hat and coat, and later on we will thresh this matter out thoroughly."

And then this woman showed a baseness of soul, a horrible low cunning which, I like to think, is rarely seen in the female sex.

"I'll either have the money," she said, "or I'll keep the coat and hat." And words cannot express, Corky, the hideous malignity in her voice. "They ought to fetch a bit."

I stared at her, appalled.

"But I can't go to Ascot without a top hat."

"Then you'd better not go to Ascot."

"Be reasonable!" I begged. "Reflect!"

It was no good. She stood firm on her demand for two pounds three and sixpence ha'penny.

It is only when you are in a situation like that, Corky, that you really begin to be able to appreciate the true hollowness of the world. This Ascot business, for instance. Why should it be necessary to wear a top hat at Ascot, when you can go to all the other races in anything you like?

Here was I, perfectly equipped for Hurst Park, Sandown, Gatwick, Ally Pally, Lingfield or any other meeting you care to name; and, simply because a ghoul of a landlady had pinched my topper, I was utterly debarred from going to Ascot, though the price of admission was bulging in my pocket. It's just that sort of thing that makes a fellow chafe at our modern civilization and wonder if after all man can be Nature's last word.

Such, Corky, were my meditations as I stood at the window and gazed bleakly out at the sunshine. And then, suddenly, as I gazed, I observed a bloke approaching up the street.

I eyed him with interest. He was an elderly, prosperous bloke with a yellowish face and a white mustache, and he was looking at the numbers on the doors as if he was trying to spot a destination. And at this moment he halted outside the front door of my house, squinted up at the number, and then trotted up the steps and rang the bell. And I realized at once that this must be Tuppy's secretary man, the fellow I was due to go and see at the club in another half hour. For a moment it seemed odd that he should have come to call on me instead of waiting for me to call on him; and then I reflected that this was just the sort of thing that the energetic, world's-worker type of man that Tuppy chummed up with at his club would be likely to do. Time is money with these coves, and no doubt he had remembered some other appointment which he couldn't make if he waited at his club till ten.

Anyway, here he was, and I peered down at him with a beating heart. For what sent a thrill through me, Corky, was the fact that he was much about my build and was brightly clad in correct morning costume, with top hat complete. And though it was hard to tell exactly at such a distance and elevation, the thought flashed across me like an inspiration from above that that top hat would fit me a dashed sight better than Tuppy's had done. In another minute there was a knock on the door, and he came in. Seeing him at close range, I perceived that I had not misjudged this man. He was shortish, but his shoulders were just about the same size as mine, and his head was large and round. If ever, in a word, a bloke might have been designed by Providence to wear a coat and hat that would fit me, this bloke was that bloke. I gazed at him with a gleaming eye.

"Mr. Ukridge?"

"Yes," I said. "Come in. Awfully good of you to call."

"Not at all."

And now, Corky, as you will no doubt have divined, I was, so to speak, at the crossroads. The finger post of prudence pointed one way, that of love another. Prudence whispered to me to conciliate this bloke, to speak him fair, to comport myself toward him as toward one who held my destinies in his hand and who could, if well disposed, give me a job which would keep the wolf from the door while I was looking round for something bigger and more attuned to my vision and abilities.

Love, on the other hand, was shouting to me to pinch his coat and hat and leg it for the open spaces.

It was the deuce of a dilemma.

"I have called ——" began the bloke.

I made up my mind. Love got the decision.

"I say," I said, "I think you've got something on the back of your coat."

"Eh?" said the bloke, trying to squint round and look between his shoulder blades—silly ass.

"It's a squashed tomato or something."

"A squashed tomato?"

"Or something."

"How would I get a squashed tomato on my coat?"

"Ah!" I said, giving him to understand with a wave of the hand that these were deep matters.

"Very curious," said the bloke.

"Very," I said. "Slip off your coat and let's have a look at it."

He slid out of the coat and I was on it like a knife. You have to move quick on these occasions, and I moved quick. I had the coat out of his hand and the top hat off the table where he had put it, and was out of the door and dashing down the stairs before he could utter a yip. I put on the coat and it fitted like a glove. I slapped the top hat onto my head, and it might have been made for me. And then I went out into the sunshine, as natty a specimen as ever paced down Piccadilly.

I was passing down the front steps when I heard a sort of bellow from above. There was the bloke, protruding from the window; and, strong man though I am, Corky, I admit that for an instant I quailed at the sight of the hideous fury that distorted his countenance.

"Come back!" shouted the bloke.

Well, it wasn't a time for standing and making explanations and generally exchanging idle chatter. When a man is leaning out of window in his shirt sleeves making the amount of noise that this cove was making, it doesn't take long for a crowd to gather. And my experience has been that when a crowd gathers, it isn't much longer before some infernal, officious policeman rolls round as well. Nothing was further from my wishes than to have this little purely private affair between the bloke and myself sifted by a policeman in front of a large crowd. So I didn't linger. I waved my hand as much as to say that all would come right in the future, and then I nipped at a fairly high rate of speed round the corner and hailed a taxi. It had been no part of my plans to incur the expense of a taxi, I having earmarked twopence for a ride on the Tube to Waterloo; but there are times when economy is false prudence.

Once in the cab, whizzing along and putting more distance between the bloke and myself with every revolution of the wheels, I perked up amazingly. I had been, I confess, a trifle apprehensive until now; but from this moment everything seemed splendid. I forgot to mention it before, but this final top hat which now nestled so snugly on the brow was a gray top hat; and, if there is one thing that really lends a zip and a sort of devilish fascination to a fellow's appearance, it is one of those gray toppers. As I looked at myself in the glass and then gazed out of the window at the gay sunshine, it seemed to me that God was in his heaven and all right with the world.

The general excellence of things continued. I had a pleasant journey; and, when I got to Ascot, I planked my ten bob on a horse I had heard some fellows talking about in the train, and, by Jove, it ambled home at a crisp ten to one. So there I was, five quid ahead of the game almost, you might say, before I had got there. It was with an uplifted heart, Corky, that I strolled off to the paddock to have a look at the multitude and try to find Mabel. And I had hardly emerged from that tunnel thing that you have to walk through to get from the stand to the paddock when I ran into old Tuppy.

My first feeling on observing the dear old chap was one of relief that I wasn't wearing his hat. Old Tuppy is one of the best, but little things are apt to upset him and I was in no mood for a painful scene.

"Ah, Tuppy," I said genially.

George Tupper is a man with a heart of gold, but he is deficient in tact.

"How the deuce did you get here?" he asked.

"In the ordinary way, laddie," I said.

"I mean, what are you doing here dressed up to the nines like this?"

"Naturally," I replied with a touch of stiffness, "when I come to Ascot, I wear the accepted morning costume of the well-dressed Englishman."

"You look as if you had come into a fortune."

"Yes?" I said, rather wishing he would change the subject. In spite of what you might call the perfect alibi of the gray topper, I did not want to discuss hats and clothes with Tuppy so soon after his recent bereavement. I could see that the hat he had on was a brand new one and must have set him back at least a couple of quid.

"I suppose you've gone back to your aunt?" said Tuppy, jumping at a plausible solution. "Well, I'm awfully glad, old man, because I'm afraid that secretary job is off. I was going to write to you tonight."

"Off?" I said. Having had the advantage of seeing the bloke's face as he hung out of the window at the moment of our parting, I knew it was off, but I couldn't see how Tuppy could know.

"He rang me up last night to tell me that he was afraid you wouldn't do, as he had decided that he must have a secretary who knew shorthand."

"Oh!" I said. "Oh, did he? Then I'm dashed glad," I said warmly, "that I pinched his hat. It will be a sharp lesson to him not to raise people's hopes and shilly-shally in this manner."

"Pinched his hat? What do you mean?"

I perceived that there was need for caution. Tuppy was looking at me in an odd manner, and I could see that the turn the conversation had taken was once more wakening in him suspicions that he ought to have known better than to entertain of an old school friend.

"It was like this, Tuppy," I said. "When you came to me and told me about that international spy sneaking your hat from the Foreign Office, it gave me an idea. I had been wanting to come to Ascot, but I had no topper. Of course, if I had pinched yours, as you imagined for a moment I had done, I should have had one; but, not having pinched yours, of course I hadn't one. So when your friend Bulstrode called on me this morning I collared his. And now that you have revealed to me what a fickle, changeable character he is, I'm very glad I did."

Tuppy gaped slightly.

"Bulstrode called on you this morning, did you say?"

"This morning at about half-past nine."

"He couldn't have done."

"Then how do you account for my having his hat? Pull yourself together, Tuppy, old horse."

"The man who came to see you couldn't have been Bulstrode."

"Why not?"

"He left for Paris last night."

"What!"

"He phoned me from the station just before his train started. He had had to change his plans."

"Then who was the bloke?" I said. The thing seemed to me to have the makings of one of those great historic mysteries you read about. I saw no reason why posterity should not discuss forever the problem of the Bloke in the Gray Topper as keenly as they do the Man in the Iron Mask. "The facts," I said, "are precisely as I have stated. At nine-thirty this morning a bird, gayly appareled in morning coat, sponge-bag trousers and gray top hat presented himself at my rooms and ——"

At this moment a voice spoke behind me.

"Oh, hullo!"

I turned, and observed the bart.

"Hullo!" I said.

I introduced Tuppy. The bart nodded courteously.

"I say," said the bart. "Where's the old man?"

"What old man?"

"Mabel's father. Didn't he catch you?"

I stared at the man. He appeared to me to be gibbering. And a gibbering bart is a nasty thing to have hanging about you before you have strengthened yourself with a bit of lunch.

"Mabel's father's in Singapore," I said.

"No, he isn't," said the bart. "He got home yesterday, and Mabel sent him round to your place to pick you up and bring you down here in the car. Had you left before he arrived?"

Well, that's where the story ends, Corky. From the moment that pimply baronet uttered those words, you might say that I faded out of the picture. I never went near Onslow Square again. Nobody can say that I lack nerve, but I hadn't nerve enough to creep into the family circle and resume acquaintance with that fearsome bloke. There are some men, no doubt, with whom I might have been able to pass the whole thing off with a light laugh, but that glimpse I had had of him as he bellowed out of the window told me that he was not one of them. I faded away, Corky, old horse, just faded away. And about a couple of months later I read in the paper that Mabel had married the bart.

Ukridge sighed another sigh and heaved himself up from the sofa. Outside, the world was blue-gray with the growing dawn, and even the later birds were busy among the worms.

"You might make a story out of that, Corky," said Ukridge.

"I might," I said.

"All profits to be shared on a strict fifty-fifty basis, of course."

"Of course."

Ukridge brooded.

"Though it really wants a bigger man to do it justice and tell it properly, bringing out all the fine shades of the tragedy. It wants somebody like Thomas Hardy or Kipling or somebody."

"Better let me have a shot at it."

"All right," said Ukridge. "And, as regards a title, I should call it His Lost Romance or something like that. Or would you suggest simply something terse and telling like Fate or Destiny?"

"I'll think of a title," I said.

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POUND FOR POUND

(Continued from Page 19

The mate examined the skipper a while, and then rasped, "Dead as mutton. Broke 'is neck."

I think I said "That so?" in a silly sort of way, because the mate glared at me, and snapped, "Who's on the bridge?" I said I was supposed to be, and he told me to get back then and be smart about it. So I went up the companion, stopping to examine the broken step. There it was, cracked clear in half, just a shell of good wood on the outside, rotten right through inside of that. And we'd never suspected it. It made me think a bit, I can tell you, because I'd many a time made running jumps down those steps when in a hurry. I had a feeling too that I was sort of responsible for the skipper's death. If I hadn't called him he wouldn't have tried to come up on the bridge, or if I'd waited a while perhaps the step wouldn't have broken. Oh, well. A fellow gets queer feelings like that sometimes, and usually there's no sense or reason to 'em. Anyway, all my exhilaration and mooning about the tropics were knocked sky high and I don't believe I even looked again at the palms of Mozambique, except in a cold professional sort of way as we slid past. You know how it is.

We buried the skipper that evening because you can't keep bodies very long in the tropics. The mate did talk about packing him in ice in the freezer, but then decided against it. It was doubtful if our owners would pay for the old man to be shipped home to his wife anyway, and it was certain his wife couldn't afford it. The evening was a peaceful one, jolly cool and restful. The men were washing themselves on the foc'sle-head, stripped off so that the deep tan of their faces and throats and hands was in startling contrast to the rest of their white bodies. The sky was all crimson and gold, without a cloud in sight. The sea was purple and gold too—gold on the tops of the swells and purple in the hollows. You know the sort of thing, regular doldrum weather except it was so cool.

All hands went aft when eight bells sounded, and the mate read the service in a voice a bit more raspy than usual. The old man was sewn in canvas and they'd pulled an ensign over the bundle. Poor old chap, I'll bet he'd never been so close to an ensign before. Two seamen stood ready by the grating that rested on the after rail, and at the mate's signal they tipped it up and dropped the old man overboard. I was on the bridge, with a hand on the telegraph ready to start the engines as soon as he was well clear of the propeller. Impressive, I can tell you, the whole scene was. Made a fellow feel he was pretty small cheese, to think he might be dumped like a bag of coal in all that big space of purple-and-gold water.

When it was over the mate came on the bridge and said, "Well, Marshall, you'll take the second's job and we'll get the bos'n to stand a watch."

I said "Aye, aye, sir," pretty smartly, because the mate was skipper now and it was likely the owners would cable him to continue the voyage as that. He called the bos'n up on the bridge and asked him if he'd care to take third's berth. But the bos'n shook his head. He was a grizzled old chap, with a bottle nose and a heavy mustache something like the late skipper's had been. He was, I'd judge, about fifty years old and had been at sea ever since he could remember. He knew a lot more about ships than any of us, anyway.

"I ain't got no idee of navigation, sir," he explained, scratching his half-bald head "I ain't got no eddication at all" The mate had started to tell him that that didn't make much difference as we'd probably ship a new third in Durban, when I remembered quite suddenly that there was a man for'ard named Duncan who'd got papers.

I mentioned this to the mate and he asked the bos'n if that was so.

The bos'n nodded with some relief. "Aye, Duncan's the man, sir. 'E claims 'e's holding a master's ticket. Lost a ship and 'it th' booze pretty 'eavy."

"Send him up," said the mate, or skipper as he now was. And after a bit Duncan came up on the bridge.

He was a thin wiry man, about five feet seven tall. He looked about sixty, but said he was only forty-two. He was clean-shaven and had lips mighty near as thin as the new skipper's, but yet they didn't remind you of a slit as the skipper's did. He looked pretty down at heel, and you'd have thought all the stuffing had been knocked out of him. He couldn't look you in the eye and he talked as if he had something stuck in his throat. I figured he was a fake myself, but when he showed us his papers we found he'd lost the clipper ship Austral somewhere off the Great Barrier Reef, and had been suspended for six months. That had been ten years previously and apparently he'd never been able to come back. He admitted it was liquor that had done for him, but claimed he wasn't drinking any more. The skipper asked him if he'd take third's berth, and he was the most tickled old-timer I've ever seen.

"Glad of the chance, thank you, sir," he said. I couldn't help smiling, and yet I felt sorry for him. He hoped the skipper would make the berth permanent. The skipper said he'd see. Then Duncan went for'ard to move his gear into my cabin, for the second and third mates bunked together.

It was remarkable the change that came over him once he got into an old uniform he borrowed from me. He put a hand on my shoulder and I could feel him shaking. I thought he was going to start blubbering and I felt a bit uncomfortable.

But he only said, sort of whispering, "You don't know what this means—command ——" And darned if he didn't fiddle with the greasy little strip of gold braid on his cuff. I laughed, I think really to cover my embarrassment. But he was right, I know now that he was right. I didn't understand. I was young, and failure and struggle were distant things. I have lost my own ship since, and reached back to command. But I was young then and I thought he was an old fool. You know how it is.

Duncan and I became pretty thick one way and another. I'd never been in charge of a ship's navigation before, and second mates were the navigating officers on tramps in those days. I was pretty cocky, had lots of confidence. And I thought I could take any ship pretty near anywhere.

Well, the first afternoon when I set a course the mate and the skipper were below going over old Thaddeus Brown's papers. I left the chart room just as Duncan came in, and I went to chalk the course up on the board. Duncan met me as I returned to the chart room and he drew me inside, out of hearing of the helmsman. I'd made a mistake in figuring, not much, not enough to cause any harm to the ship, but enough to make the new skipper open his slit of a mouth and rasp something sarcastic at me. It'd go against my record with him too. I knew that, and I was absurdly grateful to Duncan for putting me right, though I'd have died before I'd have let him know it. I wasn't so chesty about my navigation after that

We went into Durban, or at least started to go into Durban, and we hit the bottom of the bar so heavily that we had to go into dry-dock right away. In the dry-dock, as we were being shored up, a spar fell and broke both of a man's legs It was about then I began to figure the Peruvian Chief had a jinx. I started to tell the skipper that, but he glared at me and I shut up It was his first command, you understand, and he didn't want trouble with his crew deserting because of some superstitious yarn started by "that fool Marshall" I started to tell the mate, but he only frowned and went into a long discourse tending to show me how illogical it was to talk of such a thing. The new third acted differently.

He rubbed his jaw, squinted along the decks and said he didn't know, he didn't know at all. He'd been at sea a long time and he'd been on many ships, and the older he got the less he was inclined to laugh or swear at such matters. He remembered, too, all the little things that had happened since we left Port Said: running down that Arab packet in the Red Sea, running onto an uncharted sand bank, losing our skipper, and then hitting the bar bottom at Durban on a perfectly calm day with only a moderate ground swell running, not to mention the injury caused to the man in the dry-dock. It was pretty suspicious, I'll tell you. I'd never been in a Jonah ship before, but I'd heard a lot about them, and I was pretty thrilled for a while, until I forgot all about it in the rush of stowing cargo.

We went to Mauritius and across to Karachi and there we got a cargo for the Persian Gulf. From a dinky little port that sat between two sand hills and smelled terribly, we loaded hides—stinking sweaty things that made even the water taste peculiar. I went ashore one night and sat cross-legged on a greasy cushion in a low dive, drinking sherbet and watching some brown-skinned girls dance. Hot stuff, I'll say! I tried to tell the skipper about it, but he glared at me, and rasped, "Damned foolishness," so I let him alone.

We endured the awful reek of those hides all across the Indian Ocean again to Cape Town, and were pretty glad to load them onto a fat-sided Dutch boat that was bound for Rotterdam. Out of Cape Town we steamed in a semifog and collided with a Union Castle liner whose mate cursed us in four languages for buckling his after plates. Our only damage was a lost port anchor and eight fathoms of cable, and it cost the skipper fifty quid to have it dredged up.

We took a lot of canned fruit and fish down to Java, though what they could want with fruit and fish down there was a mystery to me. The blessed place had lots of both, a sort of natural resource. Then we shipped copra for Singapore, ran into a typhoon and lost a man from the fiddley, not to mention two lifeboats and about three fathoms of steam-pipe casing. But we pulled through all right, though the after hold was flooded and took a day to pump out, and we arrived safely in Singapore. I'd been in Singapore before, five years back, and I'd known a girl who worked in a joint back of Malay Street. First chance I got I took Duncan with me, bawled for a couple of rickshas and trotted off to look up this girl. Oh, I was young and gloriously mad in those days. Five years had changed a beautiful Eurasian to a drunken and old native-looking wreck. And she'd long forgotten the kid who'd bought her silk and beads five lusty years before, the kid who'd come in from the Islands with pockets of money and ripped Malay Street wide open. I wondered at that. I thought I'd cut an unforgettable figure I did not understand that many men had ripped Malay Street open, that kids with pay days and no brains are an old story to Singapore. I was shocked and worried to find what my girl had become. I did not understand that she had only paid pound for pound for wisdom and love Nor did I understand that the world marches forward and does not wait for youth I thought everything remained unchanged, waiting for me to come back

On the way back to the ship, I got into a fight in one of those streets where the sidewalks are six feet above the road, all hell it was, Malays and Chinks, and me in the middle. Lord, I had beef then, and good wind I laid pretty near all of them out and enjoyed it. I'd die now in a fight like that. But Duncan eventually pulled me clear and I got back aboard with only a crease wound in one shoulder and two broken fingers.

We found the owners had fixed up a short charter for us to run half loaded to Brisbane, calling at way ports, and there bring back to Liverpool a cargo of wool and tallow. We'd already been away nearly a year and it'd be eighteen months before we reached Liverpool. It was likely enough we'd be paid off there. I was looking forward to that, because the mate had told me he was going into the B. I. boats, and there was a good prospect that if I could get his job, in a few more years I'd have a ship of my own. I very seriously considered swotting up for my extra master's ticket in readiness, but somehow I forgot about it. You know how it is.

We left Singapore one blazing hot afternoon, with Duncan on watch. He'd been confirmed as third mate and he looked as if he'd never been in the foc'sle at all, he was so much of an officer. I liked him the more I knew him, and I couldn't help thinking at times it was pretty tough on a man to serve the sea faithfully for many years, and then to have a whole career wrecked just because of one mistake. But that was the way of it. The board that sat on your case always overlooked the dozens of voyages you made safely and always remembered just the one you fell down on. Perhaps that's what makes the British merchant marine such a fine outfit. It's pretty impartial. The boards don't care if you command a Cunarder or only a fishing smack out of Dover. You get yours if you fall down on the job only once. Makes men pretty careful.

Now, Singapore, though I never dreamed it, was the last port my eyes were to laugh at, the last port where I ventured and fought in the carefree way of youth. I was still young when we steamed out of the harbor, as young as I'd ever been. And I always remember that, always see the town and the water and the shipping in a sort of golden haze. I know now that as I watched the harbor sink astern I started to pay for all the fun I'd had, for all the wisdom and the knowledge of the depths of life that was coming to me. I know now that I left in Singapore some little part of me that I shall never get back, some of the sparkle and the foam of life, some of the glory and the glamour of mad youth. Not youth itself. I lost that later. But it began to leave me in Singapore, slip away bit by bit, and I didn't know it. A man never does. You understand how it is.

My cut shoulder and broken fingers got better. Duncan said he'd coach me if I wanted to study for master's ticket and I was jolly grateful. Most of my spare time then I spent reading old Thaddeus Brown's navigation and shipbuilding books, which the new skipper hadn't bothered to ship back to his widow. I think it was then, as I opened the first book to study for master, a little streak of seriousness first came to me. I began to realize I was getting on. By Jove, gone twenty-five. Soon I'd be mate of a ship and then master. I'd have responsibility, probably get a wife and a home and children. And, gee, I didn't feel much like going on with that studying. Why couldn't a chap be twenty-five and a second mate forever? Never mind.

Our little run of bad luck seemed to have quit us for a bit, since the typhoon. We got out of Singapore without colliding or running on a sand bar, and we steamed safely enough through placid tropic days to the China Sea and down into the Java Sea. Then, south of the Tenimber Islands in the Arafura Sea, we picked up a dismasted, abandoned and heavily laden steel bark named the Brith na Llanda of Cardiff. She had been breached and swept pretty badly in some hurricane. Her boat falls dangled overside and we concluded her crew had got away. She was half filled with water, but appeared to have stopped leaking and to be safe enough for salvage. Her cargo, I heard later, was pretty mixed, but a lot of it was valuable—silk, copra, sharks' fins, and

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—DECIDEDLY BETTER—

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one hold completely filled with trade goods. Most of us on the Peruvian Chief, looking the old packet over, rubbed our hands anyway, right then and there, and started figuring up salvage money.

The skipper was a bit excited too. You see a man at sea can't save much from his salary and it's only on such a chance as salvage that it's possible to hope for a little nest egg. There was no reason why we all shouldn't get a good slice of cash, for that matter. The bark looked sound enough from the Peruvian Chief, and if once we could find the leaks we could plug 'em and then pump her dry.

The skipper wasn't quite sure just what to do. He had an idea he might let one of the mates and a few men take a chance on bringing the ship to port, but he wasn't sure then as to how the salvage would be divided. He wanted his share. In the end, the weather being fine, he decided to try to tow her to Thursday Island, where we had to call on our way to Brisbane to drop some machinery. This was all settled before any of us had been across to look the bark over, during a sort of excited impromptu conference on the bridge. The skipper seemed as enthusiastic as the rest of us, and the only unmoved officer was Duncan. I supposed it was an old story to him, but I think it was because the harshness of life had made hope a slow thing to rise in him. Now what followed is rather peculiar, and I had a hard job afterward assuring the consul at Thursday Island that it was a fact.

The weather when we picked up the bark was, as I have said, calm. The sky was a hard blue with a sort of yellowish tint in it. The sea was like glass, moving across the world in a series of steady and shallow long swells. There was no wind at all. The horizon was a little misty, but we had put that down to the heat. It was true the glass had been dropping, but so slowly that it did not cause us any concern. We figured that when it reached reasonable levels it'd stop and we'd get, perhaps, a little wind. It had been extremely high before.

The skipper had the port lifeboat on the poop lowered and announced he was going aboard the bark to look around. A lot of skippers won't leave their own ships under any circumstances on the high seas, but our skipper pleased himself of course. He took with him the mate and four men, intending to leave him with two of the men to steer her and to attend to the hawser we were to get ready at the Peruvian Chief's stern. I was left in charge of the ship, leaning over the after-bridge rail and watching everything very intently. Duncan was aft with a few men getting our heaviest wire off the reel ready to pass it overside and have the bight hauled onto the bark.

Duncan came for'ard after a bit.

"Got an idea something's going to break," he said moodily. "Don't know just what, good or bad. But the weather's funny." I laughed and said the glass was still pretty high, and he retorted that in these waters a storm could come jumping in on you—swish, like that—out of a calm and windless sky before you had time to get battened down. I thought he was just letting off steam because the skipper hadn't offered him the bark command. It would have been his chance, you see, to try and bring that derelict old hooker safe to port.

Well, we stood and watched the others pull across to the Brith na Llanda and pile on board. She lay about a quarter of a mile from us, wallowing to the swell, her davit falls and what scraps of her rigging still remained on her stumps of masts banging and clattering with every roll. I saw through the glasses that after a brief walk around the decks the skipper and mate went below, to the saloon probably, to look for papers or something, and the seamen went out of sight in the foc'sle, where I'll bet they went through every sea chest and bag they found. Less than five minutes later, the skipper and the mate were back up on the bark's poop hollering and swearing for the men. They piled up from the foc'sle and the skipper talked to them. He waved his arms. He seemed tremendously excited. We could even hear his raspy voice over on the Peruvian Chief. I remember I said jokingly to Duncan, "She must have bullion or pearls aboard from the way the old man's carrying on." But Duncan only stood there shaking his head moodily. I had a strange feeling of depression then, a sort of premonition that something was wrong.

In the first place, I noticed that the mist had thickened on the horizon and the sky had paled almost to a dead white. The swells were coming more frequently and had risen a bit higher. I went to look at the glass. You could have knocked me down with a feather. Half an hour before when I'd taken a squint, it was high and fairly steady, falling it was true, but very slowly. I'd expected a sort of half gale sometime about midnight. Now it was racing for the bottom of the glass and I was out on deck in one leap. Even in that tight moment I remembered what Duncan had said. Something was going to break. And I was in charge of the ship. Don't forget that. It went through me like a shot of fire. I was in charge of the ship and my skipper was a quarter of a mile away, with a typhoon spinning in from the horizon.

I yelled for Duncan. He came running along the bridge, his face tense, took a look at the glass, jerked something to me about staying on the bridge and then went for'ard yelling for the bos'n. I pulled twice on the siren to let those on the bark know they were wanted, but before the first sound could have reached them I saw they were tumbling into the boat. They literally raced toward us.

They didn't hook up to the davit tackles aft as I figured they would. Instead they sheered alongside, right beneath the bridge, and the skipper called up in a strange voice, "Marshall!"

I ran to the bridge wing and looked down, and there he was, staring up at me, his hook-nosed face pretty ghastly and his hands shaking. The mate's usually red round face was white too, and the men were staring up at me out of fear-stricken eyes. It was jolly queer, I'll tell you.

"Marshall," the skipper croaked, "we've got to stay on board that ship. I'll bring her to Thursday Island, with luck. Have them send somebody out to look for us."

"There's all hell ready to break," I shouted down, pointing indiscriminately around. I thought he'd gone suddenly crazy. "Aren't you coming on board? You'll have to let that packet go."

He shook his head, swallowed and opened his slit of a mouth again. I tell you he looked as if someone had given him a pretty bad licking. He looked as if he was about dead.

"Get all hands to lower us the water breakers. There's plenty of food in her lazaret. Get the medicine chest. You'll have to hurry —— She's got the plague aboard!"

I remember saying "By Jove," blankly, and staring down at him in a sort of dazed fashion. So that was it. She had the plague aboard. They didn't dare come back to the Peruvian Chief. We'd likely all get it. They had to stay on the derelict now. I was still staring and the skipper added, sort of sharp, as if explaining, "There's five men left aboard her sick —— Don't gape like a fool!"

But I couldn't help it. I was struck dumb, except that I kept whispering, "By Jove." Men sick. That was why the skipper couldn't come back aboard. He'd likely handled the men, not knowing what they'd got until they spoke. And even if he wanted to quit the bark he couldn't leave the sick. It was one of those blessed awful situations. He shouldn't have left his own ship in the first place and as he had now, he couldn't get back. They all figured they were dead men. Pretty tough. But what could they do? Might chance bringing plague on board the Peruvian Chief, but how about the sick men? They weren't exactly being brave. Sort of thing a man's got to face. You know how it is. I came to myself abruptly, for there wasn't much time, hardly any time at all. I yelled to the men, but they were already at work, for while I'd been gaping Duncan had been listening to what was said, and had the men already clambering into the boats and hoisting the breakers out. Luckily and by some miracle, we'd filled them all a couple of days previously, so there was no time lost in running with them to the tap amidships. They went overside at the end of a heaving line, eight or ten of them, and I galloped below and hooked hold of the skipper's medicine chest. By good luck, too, it occurred to me to send with the chest a book on tropical diseases I found lying near it—I learned afterward that the dope they got out of the book was about all that brought 'em through alive. The boat pushed off.

"Report us and send someone after us," the skipper rasped shakily, as he took hold of the tiller. "We've got a chance. Ship's in good shape. But for God's sake get to Thursday Island and have a government boat and doctor locate us. 'By."

I was still saying "By Jove" to myself and there we stood, Duncan and I, staring after the boat with open mouths and surprised eyes. I dare say we were the most surprised men in creation—it had all happened so suddenly. We'd been sailing along, not an hour before, figuring up our salvage chances as we came near the Brith na Llanda. We'd had a skipper and a mate, and the weather had been calm as a mill pond with a prospect of some future wind. Now here we were suddenly left in charge of the Peruvian Chief without a skipper at all, and with a typhoon ready to break any second it felt inclined.

It was no use standing around, so I gulped once or twice and said, "Well, just think of that, just think of that," as if someone had told me a lie and I didn't want him to think I knew it was a lie. Then I came to, took a couple of jumps for the companion, and nearly fell down in my hurry, pumping orders as fast as I could talk.

Out of the corner of one eye I saw that the boat had reached the Brith na Llanda, and the next time I glanced that way she was a mere blob of shadow in the mist that was thickening astern. We just about had time to get things battened down and the ship swung round when the first gust came. Then it broke. It wasn't a typhoon, as it happened, but it was the biggest straight storm I'd ever seen, and certainly first cousin to a typhoon.

After the first gust it was the old story, all hell let loose in unlimited space. The white spread that was the sky was blotted out, a sort of murky vapor rolling across it and throwing gloom over everything. The wind was tremendous and the sea was beaten flat by the driving hot rain for over two hours. Still we had the old Peruvian Chief well in hand, and we had the men standing by on the lower bridge so's they'd be available in case they were needed. It was no use letting them go to the foc'sle; they'd never have managed to get aft again.

We'd have ridden the blow out all right, if that little cursed jinx that had dogged us on and off from Port Said hadn't taken this chance to butt in. After four hours or more, the wind dropped, the rain let up and a few patches of blue began to appear in the sky. Then, just as we figured it was all over, we shipped a big sea aft.

The wire that had been laid out in readiness to serve as a hawser for the derelict Brith na Llanda was swept overside. The men had not had enough time or warning to stow it back on its reel when the storm broke. They'd just pitched it in big coils and lashed it to the rail. It snaked out kinkily, dangling overside. The old ship stood on her nose and in some mad manner that wire wrapped itself round the twirling propeller. There was a shuddering sort of snap and the Peruvian Chief was left without a screw. Snap! Just like that, and we were helpless in the middle of the Arafura Sea.

I can tell you, I was pretty scared for a bit, didn't quite know what to do. The wind was only a stiff breeze now, and luckily the sea was going down fast. But the night would be on us pretty soon and anyway we couldn't stay set in the trough, for we were being swept every minute or so.

When the snap came, the second engineer whistled up the speaking tube and nearly burst my eardrums yelling what had happened. As if we couldn't guess, when the old packet was wallowing helpless and the engine thump had stopped. There was water on the engine-room floor and it was rising quite fast. I think I swore at the second as if it was his fault and then turned to find Duncan. He was standing in the bridge wing looking down on the foredeck, where there was nothing but swirling water and foam. When I spoke to him, he turned slowly, and I was astonished at the whiteness of his face and the hot, almost savage, look in his eyes.

He said at last, sort of muttering, "You blessed kid."

I was too nervous to bother about what he meant, but now, looking back, I can understand how he felt at that moment. I was twenty-five, held only a second mate's ticket and I was his superior officer. He was over forty, held an extra master's unlimited ticket in steam and sail and yet had to take orders from me. Twice within a day he'd seen two mighty chances to come back snatched away from him. Our skipper might have offered him the Brith na Llanda and now, but for my existence, he might have commanded the Peruvian Chief. It was many years before I understood fully the ache of command, the desire for it, the immensity of the pride it creates and how that pride can never die. Once you have walked your own poop or bridge, you're changed. There it is. You've worn the four gold bands and you've brought all those tons of wood and steel and canvas safely across the world—you alone, your brain, your heart, your voice. It's hard to forget. You know how it is.

But at that moment, on the old Peruvian Chief's bridge, with the last of the storm dying about us, I hadn't time nor the brains to think of such matters. I grabbed hold of Duncan's arm and shook him and demanded to know what I should do. Pretty fine state of affairs, eh? The skipper asking the mate what to do. Oh, I can tell you, I wished I'd had a bit more experience and a bit more sea lore than I had.

Duncan sort of shook himself and laughed—a queer harsh sort of laugh. Then he rested a hand on my shoulder. He told me to go for'ard and have a couple of men help me to get up the sails that went on the stays in just such an emergency as this. For himself, he left me on the run and jumping down the companion roared for the bos'n and six men. I was after him like a flash, picking up two men myself on the way, and dodging along the foredeck to the foc'sle. The sails were in the forepeak, and it was nervy work getting them up from that dark damp place with the ship standing on her ear and you never being quite sure if she was going to come up after the roll. Duncan made a sort of sea anchor out of some spare hatches and spars. Of course a hawser trailing from the bow would have served, but a real sea anchor was better. Once that was launched—and it was pretty tricky work I can tell you—the old ship came into the sea and rode it like a Trojan. But I shudder to this day to think of what would have happened if the screw had gone in the height of the blow. Oh, well, it didn't, that's all.

I had the sails up on deck and got them straightened out. They'd never been moved, I should judge, for years, not since they'd been stowed away. There were big splotches of damp stain on them, holes where the rats had been, and the bolt ropes were pretty rotten and useless. As the ship seemed to be safe enough for a while, I set the men to work to patch and rig those sails,

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PRODUCT OF GENERAL MOTORS

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and just after dark, with the sea rapidly falling to a flat calm, we got them up.

I can tell you it's a mighty big jump for a chap to make from a junior officer to a skipper. And it'd have been bad enough if I'd had a sound efficient steamer under me. But as it was, I had not only a vessel without motive power, but a vessel that was sinking as well.

Several things had happened when the propeller jerked itself loose. A lot of the bottom had been strained open. The cylinder heads of the port engine had blown out; at the same time, as the old ship squatted in the trough, one of the boilers had broken adrift and raised hell in the stokehold. There were three firemen badly scalded, one engineer had his scalp laid open, and to cap it all the carpenter reported several feet of water in the well. I figured I'd better call a conference.

I got the chief and second engineer up on the bridge, together with the bos'n and Duncan, and we went over the situation thoroughly. We were in a devil of a fix. No wireless, no screw, water below decks, short-handed —— Oh, and a lot more. Afterward I found that the only fresh water aboard was in the big, round steel tank that stood on the fiddley. The sea had leaked into the tanks below.

I am sure that it was at that conference that I started to go gray and the lines began to grow in my face. I had health and strength and I could stand action as well as any man, but the prospect of days and weeks afloat with all those problems confronting me and nothing I could do had me scared stiff. I ascertained that I could get enough steam to work the pumps and enough to keep the dynamos running, all this being conditioned by the assumption that the pumps could control the leakage.

I found that the Peruvian Chief had a spare screw, but that was somewhere in the shelter deck behind a bunch of cargo. Very good. The chief engineer, who'd been looking at the chart, suggested we should make for Selaru in the Tenimber Islands where there was a trading station of sorts and a sheltered sand beach. We could ground the ship, plug her up a bit, replace the screw, get fresh water and start off again. The second engineer agreed with him, the bos'n agreed also. Even Duncan nodded and said he guessed that was the best thing. But I didn't see it that way.

In the first place, we had to get to Thursday Island. That was the order the skipper had given me. We had to get there and see that a government ship was sent out with a doctor to find the Brith na Llanda, if she had survived the storm, which was doubtful. But that was the assumption I had to work on. I couldn't let those six men drift around on a derelict plague ship while I fooled time away on Selaru.

In the second place, Selaru was to the north and the east of us, nearly four hundred miles astern. And the wind was blowing strongly from the east. I didn't see how we could make much time beating against that wind with the scanty canvas we had. On the other hand, we could get along for Thursday Island at a fair clip without tacking at all. We'd make it about as quick as we'd make Selaru, always provided the wind didn't drop or change.

In the third place, I reasoned, the weather was likely to remain calm for quite a while now and so long as the leak could be handled, we were in no immediate danger.

Fourthly and lastly, I'd been told to get to Thursday Island, I'd been left in charge of the Peruvian Chief to take her to Thursday Island and to Thursday Island she was going, willy-nilly, if I had to sail her myself.

I've got a pig-headed sort of streak in me that way. I've got no brains, and had still fewer in those days, but I could take in an order and see it was carried out. I believe that's my only virtue—I can stick. And I stuck by my orders on the Peruvian Chief, though the sticking cost me more than I dreamed it would.

The engineers and bos'n argued. They were a bit scared to chance that long run to Thursday Island without getting patched up first. They suggested nearer places than Selaru, but I vetoed them all. After a bit, Duncan sided with me.

"He's right," he said, grimly. "We'd waste more time than we can afford. We've got to get to Thursday Island right away, if only for the sake of the skipper and the other men. A day may make all the difference between life and death for them."

"If they're still alive," sneered the chief engineer.

"We got to figure they are," I put in.

"You're taking too much on yourself," the chief snapped. He was an elderly man and it must have riled him to see me in charge. "You've got to look after your own ship first."

"But you'll do as I say," I insisted, getting pretty hot under the collar. I was only a second mate, but just at that moment I was in command on the Peruvian Chief. And, by Jove, I thought, if he gets funny I'll clap him in irons.

Well, I had my way. The engineers assented at last with bad grace and the bos'n went for'ard to tell the men they had a madman in charge. But I didn't care. I'd got my obstinate streak started and we were going to Thursday Island. I put the saloon steward on guard by the water tank, with orders to allow each man just a pint a day for drinking and the cook a pint for each man to cook with. I made a tour of the ship with Duncan and the carpenter, and found that the pumps appeared to be holding the water though they didn't seem to be lowering it any. The sails had been hoisted and I had the sea anchor hauled in. Then, with a man at the wheel and the patched stained canvas bellying, we started to slip along at about three or four knots an hour. Duncan said he'd figure out how we could get more canvas on her later on.

After dark, I had an hour or more's work fixing up the injured men. It was pretty tough on me, for I hadn't any but the vaguest conceptions of doctoring. I'd look a man over, read half a page or so of the medical book, ask Duncan some questions and then go ahead and fix the man up. Duncan could have done it better than I, but he said he'd rather I went ahead. He'd taken a fancy to me, I think, and he claimed he wanted me to get the experience. Lord, I got enough. I even wanted to step down and let him take command, but he said that wasn't necessary at all unless some great emergency arose. And yet, I know now that he would have given his right arm to do just that. But he was fair. I was young, starting at the foot of the ladder, you understand, and it was my chance as much as it would have been his. He'd known command and I never had. He was getting old, and he was willing to stand aside and watch a younger man make good, though it hurt him.

That night, I remember, I did a lot more thinking than I'd ever done before. I left Duncan in the saloon after eating and I went up on the bridge where the bos'n was keeping a watch. It was a beautiful night, as they always seem to be after a storm. The stars were big and shiny in the black sky and they sent shafts of golden light over the long swells. There was no moon. The old Peruvian Chief was moving wearily along, with the tall staysails bellying before the wind and the water chuckling along her hull.

I stood in the bridge wing and wondered about it all. The ship was mine. I had to look after her. I was responsible. Every soul aboard looked to me to guide them out of death into life, or I thought they did. And more than that, on my judgment and on my shoulders rested the lives of those other men on the Brith na Llanda. If they had been brave enough or honorable enough to remain on her because of some sick men, I had to be brave and honorable enough to win through. I was worried at first as to whether I had been right in insisting on making for Thursday Island direct, but right there, under the stars and with the wind in my hair, I found a conviction that I was. My reasoning was correct.

Something in me had changed a bit. I felt it as I stood ruminating on the bridge in the calmness of the day's end. I was older—a lot older. It was as if something had been drawn out of me and flung away on the water. I was amazed to look back and think I had ever done the foolish things I had done. There was so much that was serious in the world. How could a man laugh and play when he had to bring a disabled steamer to port? Good Lord, I felt that I wouldn't even want to smile again.

The next day passed without any change in the situation. The pumps held the water, but failed to gain on it, in spite of the collision canvases we rigged. The wind continued steady and did not commence to drop until the following night. Even then it was fairly strong from the east right through to the next noon when it left us altogether after a few minutes of gusty warning. A flat calm set in. I suspect that was what opened the leaks in the old ship's hull. The long slow rolling in the swell, checked only a merest trifle by the flapping staysails, strained every weakened rivet and bolt. In any case, at two o'clock in the afternoon the carpenter reported a gain of seven inches in the water below. The pumps were still sobbing at full pressure, so I could only conclude that the leak was becoming too much for them. The ship appeared to be slowly opening up.

Duncan and I got up more collision canvases and rigged them right round the hull where we thought the leaks were worse, and for a while it seemed as if we'd checked things. The breeze grew from the east again, not as strong as it had been before but strong enough to give us steering way. By eight o'clock the water had gained another inch. All that night I had the hand pumps going, but it didn't make any difference, the water gained very slowly, but just as surely. The wind freshened toward morning, but as we were more heavily waterlogged it made no difference in our speed.

I could easily see, much as I disliked facing the fact, that we'd never make Thursday Island. I spent a couple of hours over the charts and sailing directions with Duncan, and we located, at last, an island that was reported to have a good sheltered beach, a mission and a store. It was a little to the south of us, off the northern Australian coast, and with reluctance I set a course for it.

We should have sighted it the next afternoon about three o'clock, according to my calculations, and when three o'clock came and went I was in a great state of uneasiness. I spent from two o'clock to four walking the bridge and frowning and biting my nails. I'd forgotten to shave for the last two days, and the strain of the whole thing was telling on me. I hadn't slept properly since the night before the storm, for when below I'd lie awake all the time figuring things out and wondering if I'd forgotten anything. The engineer who'd had his head laid open died soon after noon on the day we were to sight the island, and I remember that whirling through my brain, along with fears that perhaps my navigation had been wrong or that the ship might suddenly founder under us before we got her beached, was the uneasy thought that perhaps I'd doctored the man wrongly or forgotten something I should have done to him. Perhaps, if I'd been more capable he wouldn't have died. Oh, I can tell you, it's no sinecure being left in charge of a sinking disabled ship with all those lives on your hands. I wasn't feeling husky and joyous and twenty-five. I was an old man. You know how it is.

The man in the crow's nest sighted the island about fifteen minutes after four, just in time, I think, to save my sanity. We had eight inches more of water in the holds and the men were worn out with work at the pumps. It was hard on them, too, to have only a pint of water a day under the broiling sun, and as soon as the island was sighted I gave orders to let them have a quart each, and a tot of rum from the lazaret to celebrate on.

We had come up on the north side of the island and the mission and beach were on the east, so we had to tack slowly around, the old hooker moving sluggishly and rolling with appalling slowness, she was so deep in the water. I expected every moment to have one of the big bottle-green swells break over our rail, but I think now that my condition was such that I exaggerated everything. Probably we'd have remained above water for many hours.

I spotted the white sand of the sheltered beach through the glasses, and on Duncan's advice had two boats lowered and manned by the seamen to help us in, the wind dropping rapidly as we got between the headlands of the harbor. The firemen I kept at the pumps. I could see sort of hazily, because I was far gone with worry and lack of sleep, that the beach was dotted with watching natives, and here and there I thought I could discern the shimmer of white duck on the forms of some Europeans.

I picked the exact beaching spot with care, and had a man in the chains all the time to look out for outlying shoals. The sails were shivering for lack of wind, but we had enough momentum with the boats pulling at us. And so, very slowly, I beached the Peruvian Chief on a sand bottom in less than three fathoms of water. She jarred ever so slightly as she struck and heeled a bit to port. I half expected her to go right over, but she didn't. There were a hundred canoes alongside before she was still, and a white-painted whaleboat pushed off the beach as soon as it could be run down from a sort of boathouse under the palms.

I remember what followed in a sort of dreamy way, as if it was unreal. I knew I was a dirty, unshaven and sleepy-looking brute. Duncan sent below for a bottle of whisky and we half finished it between us while the steward was making some heavy black coffee. Then we went down to meet the shore crowd, and found two white men and a host of niggers already on the main deck. One white man was the missionary, the reverend something or the other, and the other was a trader for the Philip, Burns Company. They were pretty excited, and asking questions of the crew as fast as they could shoot them out.

I shook hands, mumbled something about being glad to see 'em, and then called to the bos'n to see that the soundest lifeboat was fully equipped and provisioned. The steward came then with the coffee and I drank about two cups, scalding hot, hardly taking a breath. Duncan asked me what I was going to do, but I think he guessed, because, without waiting for an answer, he said something to the steward about opening up the lazaret and getting up stores.

I remember muttering sort of sleepily, "Got to make Thursday Island. Start right away," and I also remember that the missionary and trader made a horrified sort of protest. I was too worn-out. I'd been through enough. And in any case it was a long and dangerous voyage in a lifeboat.

I didn't care. My obstinate streak was determined on one thing. I had to make Thursday Island. Somewhere out there in the wide sea was the Brith na Llanda with six sound men on board, and my skipper was among them. The trader and missionary started to argue with me, the engineers protested. I was mad—I was mad but I didn't care. I was going to Thursday Island. I believe I got angry in the end and fell back on my theoretical position. I ordered every stranger ashore. I was skipper and I'd have my orders and wishes obeyed.

Eventually, when they all saw I was set, they got busy and helped me out. The boat was watered and amply provisioned. Duncan lowered down the best small compass we had, some charts of the coast, my sextant, a book of tables and his own watch, set by the ship's chronometer. All this time I was standing under the broiling sun on the foredeck, swaying a bit with

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LOWER COST *per* TON MILE

(Continued from Page 64)

fatigue and too much whisky and staring with bleared eyes at the missionary and the trader, who were talking near the rail and looking at me with amazed eyes.

I called for volunteers to go along and Duncan stepped forward right away. I wouldn't take him. He was the only deck officer left. I told him he'd have to stay with the ship, get her patched up, see the spare screw was adjusted and then bring her to Thursday Island. He said I could do that then and he'd take the lifeboat. But I wouldn't have that either. This was my own especial madness. It needed a young man to make that long voyage. Duncan, besides, was better able to get the ship fixed up than I was, being more experienced. Eventually I talked him out of it and so gave him his great chance—gave him command again. Other volunteers were a long time coming forward. You must understand that all the men had been at the pumps and under a nervous strain for several days. They were tired out and they'd reached safety at last. I was proposing they should risk their lives again on a voyage of hardship and toil to save a derelict bark that was probably under the water.

The chief engineer said, "You're a fool, Marshall. They've been dead a long time. They went down in the storm. You're throwing your life away."

But there it was. I was set. I was going to Thursday Island, if I had to go alone. Oh, I can tell you I was feeling a fine fellow. The combination of whisky and coffee had given me by this time a sort of queer, lightheaded feeling. I had a great sense of detachment. I seemed to be standing off and watching myself make heroic gestures on the foredeck of the old Peruvian Chief. I could see my broad shoulders and barrellike chest, my unshaven grim face, all the splendid youth of me erect after those terrible days, and proposing still to go on. It was magnificent. I knew I was a hero. I think now though that it was the whisky.

Eventually two firemen and three able seamen volunteered, young men all of them. They wanted a chance to sleep first, they said, but I told them they'd have a long time to sleep once they were in the boat. And so at the last we pushed off, the small boat sail flapping in the listless wind, four men laying back wearily on the oars and the fifth manipulating a boat hook. We pushed off and started out of the harbor away from the stranded old Peruvian Chief.

And I remember standing in the stern and swaying a bit and watching the scene I was leaving, Duncan and the rest waving good-by, the sand and the green of the jungle behind them. There were great big tears running down my grimy face. I was overwhelmed with the glory and the tragedy of it all. I was going out from safety into the wide unknown because of an idea—because of an order given me by a man who was undoubtedly already dead. Oh, I sobbed for myself. I was certain that a halo of glory was wrapped around me. I looked at the men who were venturing with me and I thought we would soon all be dead too. And I sobbed again. Whisky and coffee, lack of sleep and overwrought nerves —— You know how it is.

But there was one vision I had—one thing I saw clearly before the old Peruvian Chief sank out of sight. It was very queer, and I have often thought it might be classed with all the other wild thoughts and mirages I had in those short moments. And yet I don't know. It was a true vision—a clear, shining thing undimmed by my self-pitying tears and unclouded by the whisky haze that was over my brain. I thought I saw myself standing on the poop of the Peruvian Chief. And I was waving to the boat—waving good-by—and my face was smooth and unlined and tanned, and my hair was wavy and brown, and my eyes were things that laughed hugely at me.

I thought that I was speaking, and I could hear the words tolling as you sometimes hear a bell toll far away and are not sure you hear it at all.

"Good-by! I'm your youth. Good-by! You'll never see me again."

That was it, that was all of it. I saw that vision and I heard those words, and I had an immense feeling inside me that both were true. There it was, all the youth of me, the last of the glory and the fire of me, waving good-by from the poop of the old Peruvian Chief.

I believe I collapsed, blubbering in self-pity again, and the men looked at me strangely and debated among themselves. I was very mad. Undoubtedly it would be wiser to return to the ship. But I roused myself before they had made up their minds. I grasped the tiller and shouted at them and they pulled at the oars. And at last we were beyond the headlands, and the full breeze was filling the sail. Away we went, lumbering over the blue swells, and the men drew in their oars and nodded in the scanty shadow of the sail. I was steering, perhaps by instinct, in a dream, and after a while appeared to sleep too.

There is little more. The wind did not fail us. We suffered from sunburn and from the monotony. We had delusions and babbled strangely to each other. I remember the men cursing me at times and demanding that I turn in for the Australian coast, which at times loomed hazily to starboard. And I remember cursing them back and threatening them with the tiller head. I couldn't do it again—couldn't live through such a time. But, because I was pouring out the last vials of my youth, I was able to be still upright at the tiller when we were picked up by an Australian gunboat that was making surveys and taking soundings in the Gulf of Carpentaria. The rest of my men were huddled on the bottom boards, exhausted and half mad, because our water had given out the previous day.

The gunboat solved all things. Off we went, at sixteen knots or more, while I slept uneasily because of frightful worried dreams. When I grew conscious again it was because men were shouting and there was a noise of ropes and tackle creaking and canvas slatting in the wind. I looked out through the port of the stateroom they'd given me and saw the battered old Brith na Llanda rolling in the trough not two hundred yards away. She'd been found after a two days' search. She had sails rigged on her stumps of masts, and my old skipper was waving and shouting from her poop and someone was shouting from the gunboat's deck above. That's all. I knew I'd been justified. I believe I fell asleep again and dreamed, this time of home, peacefully, as a child might dream.

Matters worked to a tranquil conclusion.

Duncan got the Peruvian Chief to Thursday Island under her own power. That gave him a pretty good standing, and men forgot he'd lost a ship before. When the old Brith na Llanda was fumigated, repaired and made ready for sea again he was offered command of her by cable from the Cardiff owners and he took her safely home. My skipper went into the Australian coasting trade, the mate got a passage to Brisbane and from there went to join the B. I. boats. A new skipper was sent to take the Peruvian Chief over and I was given the mate's job, with the understanding that as soon as I'd got my ticket and put in a year or so as mate I'd get command.

So there you are. I'd had my experience. Command was coming fast toward me. At a little over twenty-five I held down a mate's job, and had won to a certain amount of fame in the annals of the sea. But I had paid, pound for pound, for everything I'd gained. I'd never be a third mate, young and carefree, again. I had won to wisdom and lost youth. That vision I had seen on the poop of the Peruvian Chief was true, true as death. I see it again, sometimes, when I think to look in the glass and find streaks of white in my hair and lines creasing my face, and find my eyes are steady with serious things, instead of gay with the laughter of life. I see it again at such times, that vision of myself, shining and brave and strong, waving good-by to me from that old steamer's poop—all the clean youth, all the joy of the fight, the thrill of the battle, the glorious and wonderful thing that you lose and regain no more. You know how it is.

THE FOG

(Continued from Page 9)

When there is something in the wind, we like to be on the bridge—or near it. We know when the night is not over."

He sat down again in his leather easy-chair.

"I just heard the Oriental Line Madagascar. I can hear her now."

"Her bellow?" asked Hal.

"No, her propeller," the old gentleman replied. "She has those Diesel engines. There's a curious throb in it."

"I can hear," said Anne.

"You have the Beale ears," Orison said. "She's going to the islands."

"I can hear absolutely nothing," asserted Hal. "Nothing but the drip-drip of the fog."

"I think you ought to go to bed, uncle," said Anne. "If the doctor says ——"

"A thousand curses upon that estimable man," replied the admiral, smoothing his wispy white hair. "He forgets that I have had a life of activity. He thinks I wish to die under a counterpane. Where I should have died—my last best chance in activity—was at Peking in the Boxer trouble. There a stray bullet—turned out to be German make—broke one of my brittle old ribs. I can feel it yet when the fog is at its thickest. There's only one tragedy in my life, Anne—I probably won't die with my collar on. As I said, Mr. Dunstan Hal, I'm glad to see you aboard."

He made another trip to the cupboard with his sentient fingers.

"Your health!"

"Yours, sir!"

"At least," said the admiral, wiping his lips, "I will end beside the sea."

"You love the sea!"

"She is my old, old love," said the retired officer. "I never had but two."

The pebbles were rushing back down the inclined beach, beyond the fog.

The admiral picked up from the table where the oil lamp burned, a medal reposing in a blue plush case.

"The emperor gave me that," he said. "It really was a memorable evening. I've spoken of it to you, Anne. There was the Baroness Ortashey. Bless me, she was beautiful. I will never forget her. A woman matured, and yet the figure of a girl. And she could lift all conversation onto a memorable plane—something everlasting in the way of fineness—an indelible thing. Unhappily married, I've no doubt, but somehow there was no sex in our talk. It transcended sex. I can hear her voice now. She knew we had just come into port along with the other assembled ships of the foreign fleets and she asked about Morocco—the affair of Morocco."

He paused; he raised his lean body in the leather chair, holding onto the arms as if listening. There came the sound of the ocean. Somewhere beyond the fog a sea bird mewed like a cat. The old man sank back with a sigh.

"One meets unforgettable personalities," he went on, "somehow less and less as life goes forward. Perhaps it is old age—the fog of old age—the blindness of old age. One sees the world as it is, at twenty-one. Then the fog—the confusing fog drifts in."

"I wish you would tell me why you are listening all the time," said Hal Dunstan.

"I wish you would not interrupt," snapped the old man.

Anne put her cheek close to Hal's and he slipped his arm about her lean shoulders.

"One thing for instance! Youth has principles. It ought to have. It can have. It sticks to its standards. It has standards. It has beliefs. There is no qualification. Little compromise. At its best it dies for its beliefs. As a Malay on Mindanao would—a good, clean, Mohammedan Malay! I was over forty when I went into a duel with a Mindanaon prince—a fellow who wore a gown and turban and a gold ring as thick as a piece of lead pipe on his finger. We were conducting an expedition and I strayed away. I spent the night—for I was lost—in an abandoned hut and this fanatic stabbed me there at daybreak. With three of my bullets in his trunk he still came on. He had belief! That fellow had it! A gorgeous little scrap at the end. I have a knife scar now clean across my chest."

He sighed.

"Activity!" he said wistfully. "The world! The great, roving, adventurous, lovely world! And here is the doctor talking about taking care of my old heart. As if it were worth a penny. Give me one more fling at life and I'll trade the old organ in and give my sea chest to boot!"

He moved his slippered feet on the tiger rug.

"Where did you get that skin, sir?" asked Hal. "It's a lovely color. Siberian?"

"No, Tibetan," the other said. "Rather fun that tiger."

"Tell us."

"Fun because of the geological formation," the admiral went on. He paused.

He sat up again, listening.

"It's just the drip of the fog, sir," Hal assured him.

The old man with closed eyelids nodded.

"Oh, yes—the tiger skin. I had leave in Hong-Kong. Three of us went off into queer places and finally up into the interior. There is a district where the whole ground is tunneled with small caves. Dry caves, the Chinese guides call them. One has to crawl on one's face, dragging the heavy gun along toward the spot where the Chinese coolies with their spears have hemmed the beast in—where you can almost feel his breath on your face. The explosion of the gun in itself is a frightful thing in those close quarters."

"What a life you've had, sir!" exclaimed Dunstan. He spoke as if talking to the dead, and as if to accentuate that impression the old man bent his head backward so that his closed eyelids and his sightlessness were directed at the ceiling. His face was like a death mask of a personality with the delicacy of a woman and the firmness of an indomitable spirit.

"Well?" said Anne breathlessly.

The admiral was silent; he raised one small sinewy hand—a gesture for silence.

"That's strange!" he finally asserted. "Not long ago I heard oarlocks. Manuel and José must have rowed back from Sandenbury village."

Anne and her husband listened intently. They could hear the waves breaking on the beach and the rush of pebbles. They could see the wet fog pressing up against the windowpanes. There was an occasional sigh of the faint night breeze. The old clock in the hall went on with its slow ticking.

"There!" the old man exclaimed. "Did you hear that? The scrape of a dory's bottom on the beach pebbles. That's curious—very, very curious."

He had come to a conclusion, it seemed.

He said, "My hermitage has a visitor. Not Manuel and José. They would have landed in the cove where there is a sandy bottom."

Dunstan sprang up.

(Continued on Page 69)

Tongue, be happy!

I'VE kept you traveling a weary, hot-smoke trail, until you felt like a sunburned shoulder. I've peppered you for years—but that's over. I didn't know how I was mistreating you. Forget it, Tongue. Be happy. I've discovered Prince Albert.

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I'm set to slap down trouble, because I've found the one tobacco that makes my jimmy-pipe a pal for life—and nobody can tell me different. We're happy, I and my tongue and me.

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P. A. is sold everywhere in tidy red tins, pound and half-pound tin humidors, and pound crystal-glass humidors with sponge-moistener top. And always with every bit of bite and parch removed by the Prince Albert process.

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GENUINE WROUGHT IRON

(Continued from Page 66)

"I can hear nothing," he exclaimed irritably. "I can see nothing. The fog shuts us in -this everlasting dripping fog. Who could come here? What do they want?"

He darted out into the narrow hallway. He flung open the front door. With the light of the oil lamp in its high bracket shining down on him, he framed himself in the rectangle, peering out futilely into the silky, woolly white blanket of mist. The light, damp, cold breeze rattled the Japanese prints on the wall and swung gently the picture of the battleship in command of which Orison had once toured the world.

"I can see nothing," he said to Anne. "The beach is invisible."

The old man had followed them. From behind them his voice spoke out as it once did with authority from the quarter-deck.

"Shut that door!" he said. "You have made an illuminated target of yourself. Shut it!"

The heavy-paneled door swung forward slowly, as if young Dunstan were reluctant to obey orders. The fog still flowed like a white sirup over the sill. The entrance was only half-closed when the shot came.

Anne screamed—a little stifled scream from the back of her slender throat. Her husband stood aghast as the splinters of wood fell at his feet.

He slammed the door and threw the lock over; he was turning very white.

"He shot from the beach," said the admiral's firm voice.

Anne threw her arms about Dunstan's neck.

"Hal! Hal!" she breathed in an awed whisper. "Don't you understand? It's Lindsay Fell! He's come for you!"

"Put out that lamp!" commanded the old man. "He'll see us through the windows! Put out all the lights!" There was a note of joy in his voice, a little laugh in his throat.

"Be brave," said Dunstan to Anne. He put a trembling arm about her shoulders. "He can't do us any harm." His voice was weak and fluttering.

The admiral was feeling his way back toward the living room, along the wall. Anne, on tiptoes, blew out the hall lamp and almost immediately the lights in the room where they had been sitting were extinguished. The whole house was suddenly darkened. Only the faint flicker of little flames in the fireplace danced on the walls and out into the hall against the narrow stairway.

Suddenly everything had become silent again—a silence in marked contrast to the shock of the revolver shot from beyond the fog. The gulls and terns, stirred by the arrival of a stranger on the rocks, were mewing and calling above the surf in the inlet, but otherwise the night was noncommittal.

"Keep out of the firelight!" commanded the admiral.

"He's not near?" gasped Anne, holding onto the mantel.

"Not yet. But he'll come and I'll attend to him."

"You?" whispered Dunstan. "You?"

"What else?" replied the old man. "It is impossible to compromise with a madman—a drink-crazed madman."

"But you are blind, sir."

"I am his match, my boy," replied the other. "I have not forgotten the feel of my navy revolver. I need no eyes."

"But I can't allow it," Dunstan exclaimed. "You are too old. It is not your affair. I should defend us all. I'm not used to this sort of thing, but this is my fight. Where is this revolver?"

"Tut, tut," the old man said cheerily. "Let me feel your hand. Well, that's not your fault, my boy. The life of these days does not prepare the nerves to stand firm. That's not your fault. You're brave. You're not a coward. But upon my word, your hand is trembling like a leaf."

"I can't help that," Dunstan answered resentfully. "Only I insist on doing my part. It is my part. It certainly is not yours."

"Do it!" said Anne from a dark corner. "Do the best you can, Hal."

"Of course I will."

The old man laughed.

"Dear little Anne," he said. "You love Hal. You must not lose him. And you won't, dear. Take my word for it—you will not."

"But I can't let you undertake this," protested Dunstan. "We are wasting energy quarreling. Where is the revolver, sir? I insist!"

"Get out of my way," the old man growled. "You are a mere puppy. That's not your fault. Get out of my way." He was feeling his way along the wall toward the closet—that closet which Anne had seen was filled with old files and curious knickknacks and albums of botanical specimens.

"You must stop him, Hal. Uncle Beale! Please! Please!"

The younger man answered his wife's command, he interposed his taller, heavier body in front of that of the lean, emaciated living relic of an old romantic and adventurous and chivalrous past.

"I can't allow you, sir," Hal said firmly.

"All right," replied the other after a moment. "If I only had my eyes! Then be quick. The revolver is in the closet on the second shelf in a leather holster. It is loaded. If I only were young again—young and strong!" His voice quavered.

Dunstan flung open the closet door. They could hear his nervous fingers feeling along the shelves. Cautiously the admiral, standing just behind him, closed the door. Anne gave forth a little cry as she heard the key turn in the closet lock.

"There, there," said the old man. "Don't you mind. He's safe there for a time. It's just where anyone who won't obey orders is put. That closet is my ship's brig. Listen to his protests. Don't cry, dear. This may be the best night I'll ever have again."

"But the revolver?"

The old man held forth one hand. The gun was already in it—a heavy black and ugly thing.

"Old friend," said he, tersely.

Suddenly he seized Anne's wrist.

"Listen!" he whispered hoarsely. "Your friend Mr. Fell has been clambering around on the rocks. Did you hear?"

Anne could hear nothing but the swash of the sea, the cry of the birds, the settling of the embers in the fire.

"Let me out, Anne," came Hal's voice.

"Keep still, you young fool," the admiral growled at the panels. "I've been bothered enough by you. You're a damnable nuisance."

He took Anne's soft wrist again in his dry, cold, parchment-skinned hand. He whispered as if some golden opportunity had been conferred upon him.

"He's going to stalk us, Anne dear. It's like the old days. The old days! The good old days! It's life again! And two can play at the game."

He pulled her head down toward his lips.

"If I don't come back, here's the key to the closet. You've got the Beale ears, dear. If you hear anyone coming who whistles, it will be me; if not, let Hal out and both of you run into the fog. That will be your one chance. The friendly shielding fog. Bury yourself in it, both of you, if you can. You hear? You promise? If you let Hal out now it might mean disaster. He'd be sure to do the wrong thing, my dear."

She nodded; she could not make her dry lips move. She felt the old man's light kiss upon her cheek.

"Steady," said he softly.

He felt his way along the wall toward the door into the dining room. Once the firelight fell upon his old legs. She could see that he was kicking his carpet slippers off. Uncle Beale was going hunting.

He disappeared into the shadows noiselessly. She could not have told the moment when he slid silently out the back door into the little garden, if it had not been for a faint breath of cold air which stirred the embers, brightened them and then made itself known to her silk-clad ankles.

The clock in the hall suddenly asserted its slow deliberative tick-tock, tick-tock. A bluebottle fly stirred for some unknown reason, swung about the room with an obstreperous buzzing.

But outside the night was noncommittal. She cautiously moved the window curtain. The damp panes showed nothing but fine drops of water and the swaying curtain of the fog. She could hear her own heart, because everything else was so noncommittal and so still.

She put the key softly in the closet lock.

"Damn it all, admiral, let me out," said Hal's hoarse voice.

"It's me—Anne."

"Let me out."

"I can't, dear. We're under orders."

"It's mad! What's being done?"

"Keep quiet!"

Suddenly the gulls and terns out beyond the wall of gray fog began again their clamor—their mewing and crying, their complaints and sea-bird squeals. They settled down again. The night was still.

When the shots came they were muffled—muffled by the fog. They were long-voweled sounds with a hollow note, not the sharp crack or crash as usual.

Bung!

A pause.

Bung! Bung!

Anne with tense, clenched fingers stood listening for more. She could hear the sound of the sea on the pebbly beach, the cries of the sea birds, the soft moan of the salt wind which swayed the damp mists. Her ears were strained until she felt a dizziness coming over her.

She could wait no more. She unlocked the closet door and threw herself into Hal's arms.

"You heard?" she breathed.

"I heard," he said, "the shots."

"He said we must run out into the fog. Those were his last words, Hal. He said the fog was our friend—that it would hide us."

"I know, dear. My ear was pressed to the panels. We must listen."

He put his arm about her.

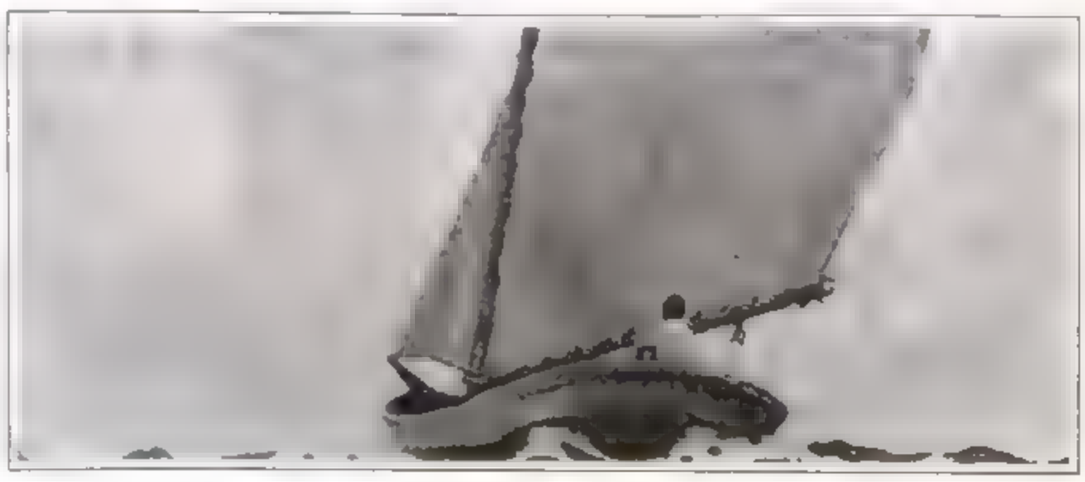
"Steady," he whispered.

"I thought I heard a step," she said.

As they waited, listening, there came through the fog the faint notes of an old song—the whistling cheer from the old admiral's lips. The blind man was returning from his hunting.

Anne squeezed her husband's arm until he gave a protest of pain. Both of them, awed and trembling, listened as the outer door was swung open and the cold wind swirled around their feet, bringing in the salty aroma of the mists.

The old man came across the room feeling his way by chairs and tables. He put a new log on the fire. In the dim light he put his feet into the carpet slippers.



"A wild beast!" he said. "There was no other way."

He struck a match. The oil lamp pushed its radiance out in an enlarging circle. It showed the admiral putting the ugly black navy revolver into its leather holster. He dropped it back into the drawer of the mahogany secretary.

The new log caught and jumped into bright flames. Toward the crackling the old man's lean but delicate hands went feeling about for the arms of the leather easy-chair. He lowered himself into it with a deep, contented sigh.

"Active life was not over after all," he said, with a triumphant note in his voice, and he licked his dry lips. His lowered eyelids fluttered as he smiled; they were transparent, faintly blue.

"What happened?" asked Hal, brokenly.

"Yes, that's it," said the old gentleman. "I almost forget, Anne dear. Tomorrow we have work for Manuel and José, and I suppose I must ask you to copy that passage from my journal about Mr. Fell, for he threatened to kill me if it took him a lifetime. I'm glad on the whole he committed himself to that. It makes everything easier, I am sure."

"What happened?" repeated Dunstan, still pale.

The blind man made a gesture of disapproval.

"Let us not make matters more difficult for her—for Anne," he said reprovingly.

"But, Uncle Beale, how did you? You could see nothing!"

"I could hear," the old man answered. "I waited until there were about thirty paces between us. I fired just below the little noise of his breath where it passed down the back of his throat."

He opened the cupboard and poured from the decanter two more spare drinks.

"To you, sir," he said, lifting his glass to Hal. "As I have said, I'm glad to see you aboard."

He smacked his lips.

"Let's see, where was I?" he went on, sitting down. "Oh, yes. It was about the typhoon of '84 in the China Sea. When I asked the bos'n what he thought were our chances of getting back to our ship in the tender, he had just flung himself over the side until I thought he was a madman. And then he hauled her out—a half-drowned Chinese girl not over twelve—a beautiful creature—hauled out of the foam just as if she were a mermaid. She became the nurse for the only baby my wife ever had. Yes, until the little son died in the Shanghai pestilence. What days they were. The water, after the typhoon, was like milk in the sunlight. Usually it was all emerald and beryl jewelry—so clear—so unaccountably clear, just behind those bright yellow islands with their bits of green and their coral beaches! So clear. So thick—like milk—like cream, where the water sometimes would lash up into great rollers pounding on the coral sand. But in the calm, so clear that one could look down—down—down into the depths. The sea! The sea!"

His voice dropped to a whisper.

"To go! To go! Over the edge of the world! The sea!"

As if to answer him, the sea began to pound upon the beach in the stir of the freshening breeze.

Hal got up and looked out.

"Look!" said he. "The fog! The fog has blown away. There is the sky. There is the moon!"

The old man had turned his sightless, lid-covered eyes toward the ceiling. He did not move. His hands were still resting on the arms of the chair. The pale blue of his eyelids had widened, had covered his whole face.

"Hal!" Anne called.

Her husband followed with his eyes her pointing finger. For a long time he did not speak. He was looking upon what remained of one who, somehow he knew, was fashioned out of nobler yesterdays.

"How did you know?" he asked.

"My ears," she said. "I could no longer hear him breathe."

PLUPY EXTENDS A SAVING HAND TO A FRIEND

(Continued from Page 10)

i asted him if he lost his hold and he sed he run his hed into the stub of a broken branch and stunted himself and if it hadent been for me he wood have been killed. he sed he woodent forget it as long as he lived. he sed there wasent menny fellers whitch was as scared of climing high in trees as i was whitch wood have clim up to his rescu and saved his life like i did. i dident tell Luke that he was only up about 10 or 12 feet when he got stuck in the branches of the hemlock so i sed what did you xpect me to do shake you out of the tree like a ripe apple. then Luke he laffed for the first time.

you see he was so dizzy and it took us so long to get down that he thougt he was up about a hundred feet. well we went home to his house and i carried the bag of nuts. we had to stop and rest onct in a while and when we got to little river i took of the bandige and washed it out and Luke stuck his head in the cold water and felt better and then i rapped his hed up in the hankerchif.

when we got to his house Lukes mother come out and 6 or 7 of his sisters. i dont know how menny sisters he has but there was 5 or 6 little girls there all criing when they saw the blood on his hed. only they was all pretty and Luke is homely xcept when he laffs. well Lukes mother she made him lay down on the sofa and tell them all about it. first she xamined the buntch on his hed and sed i was a prety good doctor but she got a bottle and put sumthing on to take the poison out if they was enny in it. Luke hollered like time at first and then laffed when it dident smart so bad. then she put on a new cloth and then she told Luke to tell her about it and he started to tell her when in come Peliky Tiltons mother and Ed Tilton whitch plays bass horn in the band and Gimmy Fitzgeralds mother whitch is sum relation and begun to ask if Luke was dead and if that auful depraived Shute boy done it and they gnew sumthing wood happen if he ever come into the naborhood and they kep yappin and yappin until Luke sed darn it all i aint dead yet but i wood have been if it hadent been for that terible bad Shute boy and if you will shet up i will tell you about it. so they shet up or nerely up for while he was telling them about it they wood gulp and say goodness gracius and my hevenly father and do tell.

well Luke he sed he was way up in the top of the nut tree and swang himself round the trunk to grab a lim and he hit his hed rite agenst a stub of a broken lim that he dident see and it stunted him and he lost his holt and fell and the nex thing he gnew he was way up in a hemlock tree and i was holding him with one arm and hanging on with the other to the tree with my leg round a lim and after a while i got him down. how i done it he dident know. but he jest remembered triing to hang on and getting weeker and weeker and weeker from pane and loss of blood and that i had clim up jest in time and saved his life at the risk of my own.

then Lukes mother begun to cry and sed God wood bless me and she kissed me and Peliky Tiltons mother sed she was sorry for what she had sed a minit before and that she had always told peeple i wasent haff as bad as i looked and Gimmy Fitzgeralds mother sed it mite be the turning point of my life and i mite make a good man yet and Ed Tilton whitch plays the bass horn in the band he begun to cry two and sed he wood be dammed if enny time i wanted to come into the band room i coodent and Perry and Warren Tilton whitch had come in sed so two. only they dident use the same langage. Ed is perfane sum times but he has a verry kind hart.

well of coarse i felt dredful cheep and told them i hadent done ennything but help Luke down out of the tree and he wasent up but about ten feet but they woodent beleeve me and Luke woodent eether, but i dident dass to tell them that i gnocked Luke cleen out of that nut tree with the club i plugged just like gnocking a squerril out of a tree with a sling shot and that i was prety neerly a murderer, becaus i have came two neer stait prizon to try it again. so i told Luke i wood come and see him again and i got away as soon as i cood and left the nuts haff of whitch was mine. gosh it was a narow escaip.

Thursday, Oct. 23, 186 – brite and fair. i coodent sleep for the longest time last nite thinking about how neer i had came to being a murderer. onct i asted my father what was the diference between being a murderer and being a manslauterer and he sed a murderer was a man whitch killed another but if he killed him and cut him up into chops and stakes and fancy rosts and tripe he wood be a manslauterer. and i got thinking of it last nite and dident sleep very well. Luke is all rite today but is prety lame and stif.

Oct. 24, 186— Friday. warm again. a good menny asted me about saving Lukes life. i told them it wasent ennything. old Francis maid a speech about it in school and let the boys give 3 cheers and a tiger. i felt auful cheep and i bet my face was red. and when old Francis wanted me to tell about it i coodent say a wird xcept that i dident do ennything. then he sed a reel hero is always modest. gosh i wished i had never seen Luke Manix. what wood they think if they gnew the truth and saw me being marched off hancuffed to old Mizery Durgin.

Oct. 25, 186— Saturday. Luke Manix gave me his taim hork today. i dident want to take it but he maid such a fuss that at last i did. the hork clawd me once and bit me twice when i fed him. but when he knows me we are going to be frends. yesterday i read the newsletter throug to see if there was ennything about me and Luke but dident find ennything. i was glad of it but once when Scotty Brigham clim up a telligraf pole and rescude a kitten whitch had clim up and dident dass clime down there was a long peace about him in the paper.

Oct. 26, 186— Sunday. what do you think. while we was at chirch old man Lang whitch has a green hous on the other side of the street from us killed my hork today. it got out and flew into his feeld in the long grass. it was so taim that it let him pick it up and Plug Atherton told him it was my taim hork but he sed i hadent enny business to have a bird of pray for a pett and killed it. when i got home Plug told me about it and i felt bad enuf to cry. father was mad and was going over to tell old man Lang what he thougt of him but mother sed now George pleeze dont have any truble with our nabors and father he sed all rite Joey, he calls mother Joey you know, i wont but i wood like to.

Oct. 27, 186— Monday. I told Luke about old man Lang killing my hork and he sed we must get even with him. so after school today me and Luke and Bug Chadwick got sum hard apples, little ones, and sum bully limber switches to sling them with and went down throug Judg Sticknys yard where we cood see old man Langs green hous. I fired the first apple but it went two high. then Luke fired and his apple went rite throug a side window and then Bug put one smash throug another side window. jest then old man Langs hed come out of a side window of his hous and he holered what are you doing you young helions. i can see evryone of you. well he coodent see us for he was looking over toards my hous and he coodent have saw us if he had been looking our way becaus we was behind a solid board fense. so i fired another that went whissing by his hed and hit the side of the hous and smashed and Luke and Bug broak 2 moar windows. well i wish you had saw him. he came out swaring like a cat out of a hot oven and walked stif legged over toards my hous and we fellers went back of Bugs barn and helped Pozzy and Whack saw wood until super time.

when i got home he was there wating for me with father. father sed where have you been and i sed down to the Chadwick boys hous. what have you been doing. i sed helping them saw wood, and father he sed when did you go there and i sed i come from school with the Chadwick boys and stoped at there house and father sed there Mr. Lang he coodent have done it becaus the boys mother says he has not been home sence he went to school. are you satisfide.

well old man Lang sed the rocks come rite from this direction and i know he done it. why dont you ask him like a man if he broak my windows and not beet round the bush and father he sed i will ask him and he sed did you break his windows today or any other day and i sed no father i dident and old man Lang yelled out do you know who done it and father sed to me you needent anser that question and old man Lang sed are,you triing to stiffle inquiry and compound fellony and father sed fellony be dammed if he did know who did it and told you i wood lick him for being a sneek quicker and harder than i wood if he broak your windows and i sed father i woodent tell him if i gnew.

then old man Lang sed if you are that kind of a man i am sorry you came into the naborhood and father he sed if you are a good specimen of the nabors i am sorry too. then old man Lang sed then i understand you ade and abett this boy in doing criminal acks and father he sed nuthing of the kind. i dont back him up in ennything of the kind but he dident do it and if you treet other boys like you treated him when you killed his pett hork you mustent be sirprised if they get even. If you want the boys to treet you well you must treet them rite. then old man Lang sed so you admit that becaus I killed his old hen hork he broak my windows and damiged my property and maid a brawl and tumult in a peeceful naborhood, and father he begun to laff and sed you infernal old idjit the boy dident do it and coodent have did it if what you say is true, but after you killed his pet hork i woodent blaim him mutch if he broak your windows and your neck two. then old man Lang sed i shall apply to the orthorities to have this matter looked into and he waulked off stiflegged. and then father sed well less get supper. i am hungry enuf to eet a raw turnip but i kep my temper with that old jackass better than i thougt. did you ever see such a cussid fool. so we went in to supper.

Oct. 28, 186— Tuesday. Luke Manix brougt over his red squirril to give me today. i woodent take it and told Luke i was afrade it wood bite me like Gimmy Fitzgeralds chipmunk did only wirse. i wish he would forget about me saving his life.

Wensday, Oct. 29, 186 – Got a licking in school today and my sister Georgie had to stand in the corner. we was reading about the massacre of the Hugenots and old Francis xplained that massacre was the murder of a grate menny people. then he asted us if we gnew the diference between murder and manslaugter and Buck Atwood whitch knows evrything sed that murder was the killing of a woman or a girl but manslauter was the killing of a man. and old Francis sed rong. then i razed my hand and he sed well do you know and I sed yes sir and he sed it is the first time i gess and what is the anser and i sed murder is the killing of a man or woman or child but when the man whitch has killed them cuts them up into stakes and chops and fancy rosts and tripe it is manslauter jest as father told me onct.

well when i sed that old Francis grabed me and sed what do you mean sir to goke about so serius a subjeck as deth and befoar i cood anser him whitch took sum time i was so scart he lammed me good and when he got throug he asted me again what i ment by such conduck and i told him my father told me that and then he licked me for lying to him. so i got 2 lickings when i wasent to blaim. but Georgie whitch had been balling all the time i was being licked gumped up and sed my father did tell him so Mister Francis and my brother dident lie and dident disirve to be licked and then he maid her stand in the corner all the rest of the forenoon. well that maid it pretty bad becaus i gnew mother wood know she had been balling and while Georgie aint enny sneek she wood have to tell what the matter was.

so when i got home at nite mother gnew all about it and she and aunt Sarah and Keene and Cele was all mad becaus i got licked and Georgie got stood in the corner. Keene and Cele are in the seminory but if they had been in old Francis school they wood have had sumthing to say and probably wood have joined Georgie in the corner. i beleeve Keene wood have clim out of the window and thummed her nose at him.

well when father came home and we had supper mother and aunt Sarah told him about it and he was so mad that he gumped up and sed he wood go over to old Francis house on Middle street and see wether he was going to slam me round and acuse Georgie of lying without a good reeson he grabed his hat but mother sed George, George is father you know, you are the one to blaim. Mister Francis isent half so mutch to blaim as you are and aunt Sarah she sed so two.

then father looked prety cheep and then he begun to laff and sed well i gess i had augt to have been the one to get the licking but by godfrey old Francis had augt to have gnew the boy dident maik up that story. it must be that he hasent enny sense of humor. well i sware sed father.

then aunt Sarah she chiped in and sed of coarse his teecher naturaly thougt he was lying and when Georgie sed you told him that story he dident beleeve her and mottified her most to deth. but i am thankful he did not whip her.

then father sed by thunder if he had whiped her i wood have had his pelt. then he called Georgie in and give her a quarter and give me a quarter and then he went over on Middle street to tell old Francis me and Georgie dident lie. befoar he went mother maid him promise not to get mad and lose his temper and he sed he woodent unless old Francis desided to lick him. gosh i wish he wood. i bet we wood have a vacation for a month. by time woodent that be grate.

Oct. 30, 186— Thursday. this morning father sed that when he got over to old Francis hous he wasent at home so after he got back he rote him a letter telling him all about it and taking all the blaim. he sed he coodent help telling him that if he wood taik a little more panes to inquire into a matter of this kind befoar perceeding to extremitis it mite be better for all concirned. today old Francis dident say ennything about it so i gess he hadent got the letter.

Editor's Note—This is the second of a new series of sketches by Judge Shute. The next will appear in an early issue

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PACKARD

ASK THE MAN WHO OWNS ONE

CALL MONEY

(Continued from Page 21)

and was content. If his regard for her had not been of the highest, he would never have discussed important matters with her; if his trust in her had not been implicit, he would never have confided in her. Each confidence was a declaration of love; each request for advice a compliment higher and more flattering than poetic words describing her eyes or her hair.

She could sympathize with his plans; could comprehend them, though it was difficult for him to put them into words; and, more than that, she could comprehend his purposes in planning. True, he was building up wealth for himself, but that was not his principal aim. He must make money for himself; any scheme, no matter how altruistic, must include money-making for Adam. But she understood that he worked and thought for his neighbors. She knew that he loved his neighbors in his queer, silent way, and that what he did was for them and because of his love. He wanted them to be comfortable in their finances and happy in their lives. No yoke of oxen would have drawn the admission from him, but Damaris knew; and she would stand by his side, supporting him, aiding him with her last breath.

So Adam persisted and Eli worked underground and overground. He talked, criticized, prophesied disaster. Unease began to manifest itself. Groups whispered. The cordiality which had been Adam's reward diminished and became reserve. Their money was threatened, and that this boy had made money for them did not weigh in his favor. It was all well enough to make money for them, but what good if his wild schemes lost it all again and more besides?

Eli Ware was elated. He no longer opposed Adam in the finance committee except perfunctorily, to get himself on record. His position was that of one who steps aside to let another ride to a fall. As for Adam, he might have been deaf and blind. His road was mapped and he traveled it. From that travel he knew no harm could come to his town or to his depositors; and, to tell the truth, he rather welcomed the battle which seemed to be forward. To meet opposition and by the use of his brains to abolish it would be a delight. It was a thing he could enjoy as a lover of music might enjoy a symphony. It was his art. He enjoyed it for art's sake.

So the town seethed and became apprehensive. As yet it was only talk, but some slight event might translate it into action. It remained for Pete Supperchi, an Italian laborer, to set his hand to the lever.

Pete did a day's work for Cash Churchill, and Cash paid him by check—a check for three dollars and seventy-five cents. Pete presented the check at the bank to be told that Cash's account was depleted, overdrawn in fact, and that the check could not be paid. Pete rushed out. Among his countrymen he spread the news first.

"The banka no pay. He say not have da mon'. No mon' in da banka."

It was enough. The Italian laborers in the mills were a saving, law-abiding lot, who laid by for a rainy day or for a day of sunshine to be spent in their declining years in some little olive grove near Naples. Their savings were in the bank, such part as had not been sent home to be hidden by the wife in a hole in the back yard. . . . No mon' in da banka! That meant but one thing—their money was gone. It was a thing they were not unaccustomed to. Other Italians had been robbed by banks. . . . They threw down their tools, unearthed their bank books and descended upon the bank. By eleven o'clock there was a well-developed run.

Two hundred Neapolitans clamored and crowded and sobbed and threatened. Panic is the most contagious of diseases. In half an hour a hundred Americans had joined them. The street was blocked, trouble was in the air, and the force of the bank was in a state of gray terror.

Adam Kidder, returning from the farming district, alighted in the midst of it. If the American portion of the mob had been other than New England, he would have been mobbed. Had the Italians dreamed he was the man to blame for the bank's failure, a knife would have explored his ribs.

He stood for an instant regarding the scene; then he leaped from his buggy and fought his way into the bank and behind the grille.

"What's this? What brought it on?" he demanded; but as he asked he knew what it was. It was Eli Ware, his enmity and his talk. "How much money have we?" he asked of the cashier.

"Fifty-three thousand this morning. What'll we do? What'll we do? We better close the doors and send for the sheriff."

"Shut up!" Adam snapped. He glanced into the teller's cage, saw the man paying out from a package of twenty-dollar bills.

To cover what he wished to say, he stepped into the cage and smiled out at the swarthy, angry, fear-stricken Italians.

"Well, boys, what's wrong? Want your money, eh? Don't crowd and you'll get it—every cent of it." Then to the teller: "Go to the vault. Get every cent we've got and pile it in sight. Big bills on top. And then, you numskull, pay out slowly. Be slow; count every withdrawal twice—and pay in dollar bills. It takes ten times as long to count out a hundred dollar bills as it does ten ten-dollar bills."

He disposed his forces, gave them their orders and made his way out of the back door to the department store which he had established across the street. There he robbed the tills and the safe. Every penny he could lay his hands upon he seized and ran again to the bank. At the receiving teller's window he stopped.

"Hey, John," he called, "stop paying out a minute. I want to put some in. Here's two thousand-odd dollars I want to deposit."

The Italians blinked, but were not at all dissuaded from their purpose. Adam disappeared again to cross the street to the store of Lloyd and Floyd Streeter, who greeted him pale and terrified.

"Be still!" he said as they commenced to talk. "How much money have you? I want all of it, every penny."

"We aim to keep what we got," said Floyd shakily.

"Aim somewhere else then," said Adam, "and give me the cash. We've got to keep paying. We've got to keep those doors open and pay and pay and pay. We need every cent."

"The bank's busted," wailed Lloyd, "and you done it."

"The bank's as solid as the mountain there, and you know it. But we need time. Get that money—or those Italians 'll hang you to a tree."

He got the money. More he wrenched from Pliny Butterfield. It all helped. But while he had been gathering it in, almost as much as the amount of the deposits had been paid out. Eli Ware he had seen, but Eli, while fear lay upon him heavily, would give up no penny.

"You fetched it on," said Eli, "now git out of it. I don't lose another penny by you."

Adam stood silent a moment.

"So I brought it on?" he asked. "No. If the bank goes down, if we have to shut our doors, you can have the satisfaction of knowing you did it. You've gabbled. For months you've been at it. Knowing what you said was lies, you've destroyed the confidence of the people in their bank. It's as criminal a thing as if you'd robbed the vault. You're to blame, Eli Ware, and time will show it. When that time comes, and the people understand—you had better make yourself hard to find."

With that he went out of Eli's office and drove headlong to Eli's house. Damaris, white-faced, received him.

"Oh, Adam!" she exclaimed. He brushed her alarm aside.

"Can I rely on you?" he asked.

"You know if you can," she said.

"I've got to stay and see this through. The time's here to show I was right."

"What can I do?"

"Drive! Have you got the strength for it? There's nobody else I can send, nobody I can trust."

"Drive where?"

"Boston—and be back by daylight."

Ten hours of driving, and half of it in the darkness.

"Yes," she said. "I'll get my hat."

"Speed!" he said.

"I'll touch only the high spots. What am I to do?"

He told her. In two minutes she was in her car, in another she had disappeared over the hill and Adam returned to the bank to hold back that mob, to devise and to scheme that the slender supply of money piled upon its counter should not be exhausted and the bank have to close its doors.

Time passed slowly for those driven men, for the teller and for Adam. The clock hand seemed not to move. But draggingly it did pass along the face of the clock—to noon, to one o'clock, to two o'clock.

"It's half-past three," said the teller—"closing time." Adam grinned.

"Go ahead and close. See what happens."

"Aren't you goin' to close? We can't keep on payin'."

"We'll keep on paying until our last dollar is gone. We'll pay all night. This bank doesn't shut a door until this run is over or the bank is out of business. . . . Here, get out of there. Go twiddle your fingers."

Thus Adam entered the cage and paid. For every man he had a word and a joke. Every second which could be wasted he threw away. Where the teller paid out thousands of dollars, Adam paid hundreds—and seemed to the milling mob to be working as fast as his predecessor.

Now and then he would stop to call to them: "Why don't you go home to supper? I'll be right here when you get back. Lots for everybody."

He hit upon the device of questioning amounts in grimy bank books and compelled reference to the bank's ledgers. What could have been done in ten minutes he extended over an hour's time—and all the while he seemed to be hurrying.

The hands of the clock moved with horrible slowness. Five o'clock! Seven o'clock! Nine o'clock! The pile of currency was diminishing; the silver and nickel and copper were drawing toward the vanishing point. Where he could he paid in silver, quarters and dimes, slow to count, slow to be counted by their recipient. . . . Ten o'clock. . . . He dared not estimate how much money remained before him or how long it would be before it was exhausted.

What then? When the last dollar was gone, what then? The bank would close its doors. Solvent, solid, it would, nevertheless, close, and chaos would result. . . . He thought of and cursed those mortgages, burying as they did hundreds of thousands of assets for five years. . . . To realize on them sooner meant a loss.

The array of money diminished, shrank. Half-past ten! He set his teeth grimly and slowed down his movements another notch. Then—he reached for the last slender tier of bills—he heard a voice behind him, turned, supported himself against the wall of the cage. It was Damaris—Damaris, dirty, grimy, smudged with dust and grease.

"It's—it's in the car," she said. "I—I couldn't carry it in."

He turned to the teller. "Go with Damaris. Help her," he snapped. Then presently they returned, arms stacked with wrapped bundles. They piled it before Adam, around him, on the counter, on the floor. He leaped to the counter.

"Crowd closer," he said. "Take a look, and then go home like people of sense. Look!" He broke open package after package of twenty-dollar bills—more money than any individual there ever had seen. "Look that over!" he shouted. "There's two hundred thousand here, and I can have another five hundred thousand here in twelve hours. Call money you've been kicking about. There's call money for you! Look at it! We can pay till hell freezes over!"

His tone changed. "What brought you here? What are you afraid of? You've trusted this bank for fifty years, why not trust it now? Every dollar is safe. Those who want their deposits may have them. But you'll be bringing them back tomorrow—ashamed of yourselves. You've listened to fool talk. Now listen to sense. Go home to bed. That's the best sense that's been heard in this town today. . . . Call money! You've gabbed about call money! Well, here's money that's been called, so you can have it if you want it. Crowd closer and look!"

The last man who had withdrawn still stood at the window. He hesitated, looked in at the great pile of green bills, waggled his head, looked sheepish.

"Here," he said, thrusting back money and bank book, "take it back. Guess I don't need it. Calc'late we been makin' dum fools of ourselves."

"Calc'late you have," said Adam. "Who's next? We want depositors, not withdrawers. Night's here. Your money's safer in this bank than it is in the sugar bowl. We'll keep open now for those that want to deposit what they've drawn out. Step up, gentlemen!"

He had seized the moment and said the right thing. There was a laugh—a nervous, relieved laugh.

"Don't push, form in line!" Adam shouted. "We got room in the vault for all you want to put in."

So the bank remained open far into the night, not paying but receiving. The run was broken. The bank had proved itself, proved itself by ocular demonstration; danger was past.

"Now go tell folks what call money is," Adam laughed at them. "Call money is so you can get it when you need it. The kind of a bank you folks want is not one that puts every cent down a hole where it can't be got out for years, but one that puts it where it can be got on an hour's notice. . . . Safety, that's the aim of this bank. Call money is insurance. Tomorrow this two hundred thousand goes back to Boston on call. Any objections?"

None were heard. At two o'clock the doors closed; the last depositor walked wearily up the street. But Damaris waited—waited asleep in her chair. Adam and the staff cleared away, put ledgers and currency in their appointed places, extinguished the lights.

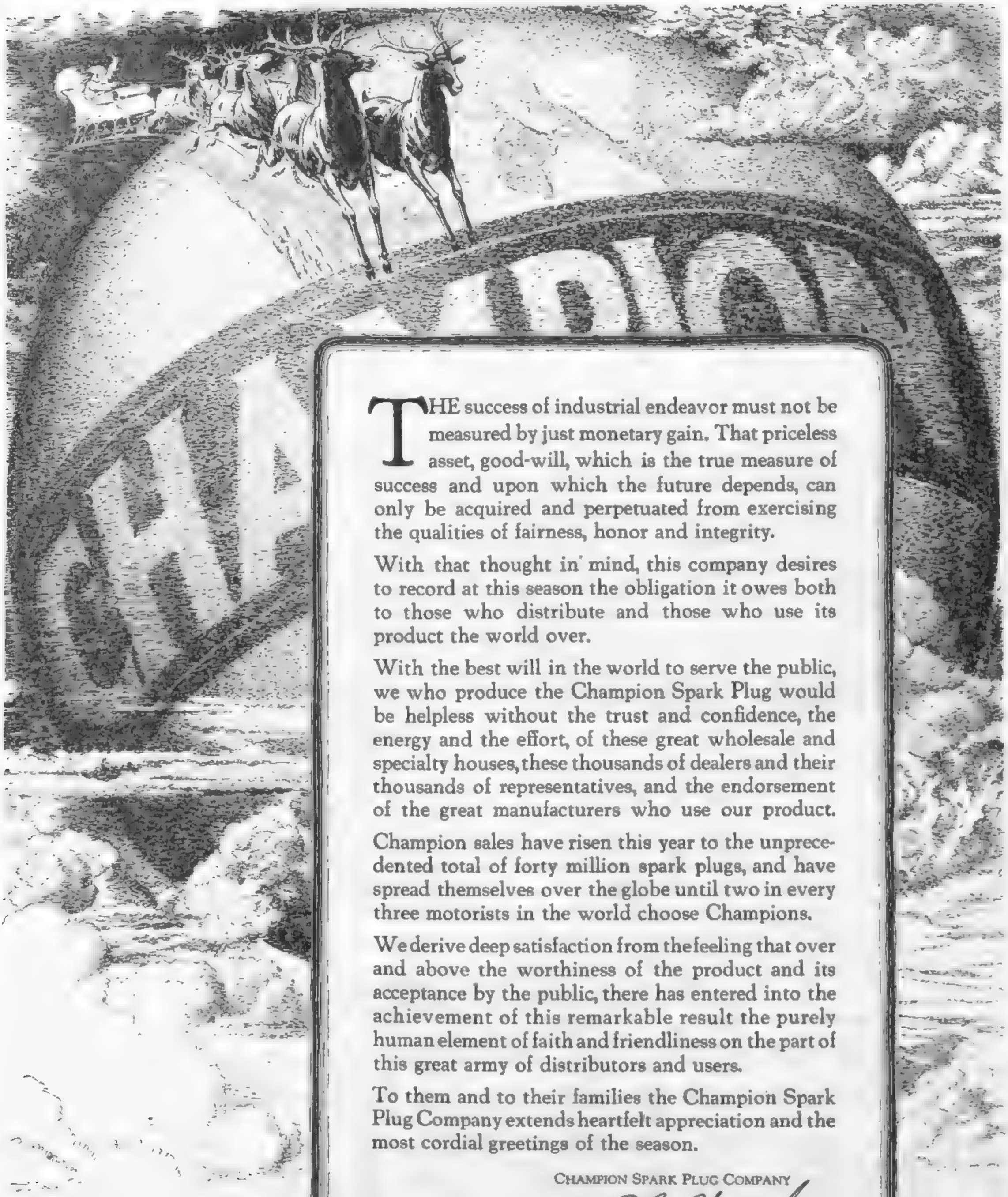
"I'll lock up," said Adam. "Clear out!"

When they were gone, he stood looking down upon Damaris with such a look as she had never seen in his eyes—and possibly never would see. He would never be one to display his emotions to open eyes. She slept on, exhausted.

He bent over her, lifted her in his arms, and her head fell against his shoulder. And he carried her out to the car which she had driven ten hours that day for his sake, driven at breakneck speed through daylight and darkness, over mountains and across plains—and he nodded his head. That was all, but it meant much. It meant he was satisfied with her; that she had been tried and found not wanting.

She awoke as he lifted her into the car, and sighed and looked into his face. He was inarticulate. He wanted to speak what was in his heart—the admiration, the gratitude, the love—but he was of a tongue-tied race.

"Much obleeged, Damaris," was the best he could manage.



THE success of industrial endeavor must not be measured by just monetary gain. That priceless asset, good-will, which is the true measure of success and upon which the future depends, can only be acquired and perpetuated from exercising the qualities of fairness, honor and integrity.

With that thought in mind, this company desires to record at this season the obligation it owes both to those who distribute and those who use its product the world over.

With the best will in the world to serve the public, we who produce the Champion Spark Plug would be helpless without the trust and confidence, the energy and the effort, of these great wholesale and specialty houses, these thousands of dealers and their thousands of representatives, and the endorsement of the great manufacturers who use our product.

Champion sales have risen this year to the unprecedented total of forty million spark plugs, and have spread themselves over the globe until two in every three motorists in the world choose Champions.

We derive deep satisfaction from the feeling that over and above the worthiness of the product and its acceptance by the public, there has entered into the achievement of this remarkable result the purely human element of faith and friendliness on the part of this great army of distributors and users.

To them and to their families the Champion Spark Plug Company extends heartfelt appreciation and the most cordial greetings of the season.

CHAMPION SPARK PLUG COMPANY

P. G. Stranahan

President

Toledo, Ohio, December 24, 1925

FORTY YEARS OF MELODY

(Continued from Page 29)

matinée one day in time to hear Miss Whitney sing After the Ball. She went back of the stage and introduced herself. Generous-hearted Miss Whitney accommodated her with one of her own orchestrations and a copy of the song.

I learned afterwards that when Miss Irwin sang the song in New York it created a sensation. At the time I knew nothing of what was going on in the East. It was before the radio and wireless were ushered in; telegraph tolls were very steep, and actors as a rule were poor correspondents.

And then along came the famous Hoyt's A Trip to Chinatown, playing at the Bijou Theater. Among those in the cast was a splendid barytone singer named James Aldrich Libby, whom I interviewed as correspondent of the New York Dramatic News.

I told him I was a song writer in addition to being a newspaper correspondent, and showed him printed copies of several of my publications, and then told him I had just written a new ballad entitled After the Ball. He said it was a good title, but he was sorry, that he never sang a published number, only those in manuscript form.

"But this one is in manuscript form," said I.

My heart beat rapidly as I fished out the same manuscript copy of After the Ball that Sam Doctor had used. I did not show him a professional copy, which had been printed, because he would gather the impression that the song had been hawked about. He took up the manuscript and sang the song without a hitch.

I still can picture him as he said, "Great song, Harris! I will put it on Wednesday matinée. Make an orchestration for me in the key of B."

To be on the safe side, I told him I thought it would be better if he were to send over his orchestra leader to make a special arrangement at my expense, to which he agreed.

The leader was Frank Palma. He came to my office and told me that an orchestra rehearsal had been called for the following Wednesday. I gave him the order to make the parts in the key desired by Libby. When Palma brought the bill for arranging the orchestration, which was five dollars, I confessed to him that I did not have the price.

"Oh, that's all right, Harris. Give me a cigar and I'll call it square."

Bless his kind heart, I never forgot that favor.

There was a young reporter, Eddie Dillon, then employed on the Daily News, who promised to write up the song. I had induced him to accompany me to the matinée at the Bijou Theater because the great Libby was going to sing my new song, After the Ball. A matinée audience filling every seat greeted the players. Dillon and I were compelled to find standing room on the aisle near the wall. I felt my knees trembling as the opening overture was being played. The curtain rose for the first act, which passed by smoothly.

When Libby Sang After the Ball

Then came the Chinatown scene, in the second act, when Libby walked out to the footlights in full evening dress. The orchestra commenced playing the introduction to the song; Libby, in his magnificent, clear, high barytone voice sang the first verse and chorus. When he finished not a sound was heard. I was ready to sink through the floor. He then went through the second verse and the chorus, and again complete silence followed. I was making ready to bolt, but my friend Dillon held me tightly by the arm. Then the third verse and chorus. For a full minute the audience remained quiet, and then it broke loose with applause. That matinée, after all these many years, stands vividly fixed in my memory.

Libby's entire supporting company, including Julius Witmark, Laura Burt and Harry Connors, emerged from the wings and also applauded the singer in full view of the audience. He was compelled to sing the chorus at least six times.

I met Julius Witmark after the show, and he accompanied me to my brother Harry's place of business to confirm the news of the song's success. He offered to wire his brother Isidor, in New York, to forward me a draft for $10,000 for the complete rights to the song. This startled my brother and he advised me to accept it at once lest Witmark change his mind, but I declined. I reasoned that if it was worth $10,000 to Witmark & Sons, it should certainly be worth double that amount to me.

When Hoyt's A Trip to Chinatown left Milwaukee to tour the East, orders for the song kept piling in, although the ballad was not yet in press, and I had just made up my mind to publish it. A postal card, dated April first, came from the Oliver Ditson Company, of Boston, one of the largest publishers of sacred and classical music in America, with agencies in New York and Chicago. It read:

"Send 75,000 copies of After the Ball immediately—25,000 to Boston, 25,000 to New York office and 25,000 to Lyon & Healy, Chicago."

A Check Harry Couldn't Cash

This was too good to be true, I thought. Glancing at the date again, I decided it was an April-fool joke. I tore up the postal and threw it in the wastebasket. Ten days later came a wire from the same firm, reading:

"Have you shipped the order for After the Ball? When and where? Answer immediately."

Then it dawned upon me that the post card was not the work of a joker, but a bona-fide order.

At that time there was no concern in Milwaukee capable of printing 75,000 copies of the song. My printers, Pollworth & Brother, possessed only one hand press. I rushed over to see one Pat Shannon, proprietor of the Riverside Show Printing Company, of Milwaukee, and told him my troubles and at the same time exhibited the wire I had received from the Ditson company. When he learned that I had the plates of the song, but no title page, he furnished me with a letter to a firm of music printers in Chicago called Hack & Anderson and advised me to see them without delay. When I told Shannon I had no money to make this outlay he informed me that he had arranged in his letter that I compensate them from Ditson's payment to me.

I rushed home to my mother, who immediately advanced me the railroad fare to Chicago. Two hours later found me at the printing establishment with the plates of After the Ball tucked under my arm. I handed Shannon's letter as well as the plates to the printer. The latter, a short, wiry Scotchman, after glancing over the letter and plates, inquired for my title page. Upon learning I had none, he suggested that I draw one then and there. The result was a simple affair, containing the title of the ballad and the author and publisher's name upon it. The elaborate and illustrated title page of today had not yet come into vogue.

Before he accepted my order I showed him Ditson's telegram. This proved satisfactory to him and he undertook to express the 75,000 copies as directed. He also promised to have the order completed within ten days. As it was all over in about ten minutes, I took the next train home.

A fortnight later the Ditson company sent me a check in full payment for the 75,000 copies, which amounted to $14,250. I had never seen so much money before in all my life. I took the check over to my brother Harry and said I would like to have it cashed so that I could pay my mother my board for the week. My brother said "Certainly," and I passed it over to him. He glanced at it carelessly and saw the figure fourteen, and so counted out fourteen dollars. I counted over the money and said I thought he was a little shy. Again taking up the check, he glanced over it carefully; then he almost collapsed. Needless to say, he could not cash it.

As orders were pouring in from all over the United States, I immediately placed an additional order for 100,000 copies.

I still occupied the small office at 207 Grand Avenue. There were adjoining offices occupied by real-estate agents, physicians and dentists. They all offered to assist me during the evening to fill the orders that were piling in, and so for one full week they worked like Trojans with me. The dentist would read over the orders, the physician would count the copies, the real-estate agent would wrap the packages, while I attended to the billing. I sent out for beer and sandwiches, and how those boys did work and seem to enjoy it!

It was not long after, that the order for 100,000 copies became exhausted, and then in walked a sales agent representing one of the largest manufacturers of printing presses in America. He showed me photographs and designs of the most modern presses for the printing of music; and after consulting my local printers I purchased one of these machines and ordered it set up in their establishment. For the next twenty years Pollworth & Brother did all my printing, and today their plant is one of the largest in Milwaukee. By that time After the Ball had caught on everywhere, necessitating extra sets of plates for the song and a new title page, which displayed the photograph of James Aldrich Libby.

Money kept flowing in, and this I placed in several banks as fast as it was received. I also rented a large box in a safety-deposit vault and put the currency therein until such time as I could invest it safely. I had at that time about $75,000 in currency lying idle in the vault, which was a lot of money in those days, especially for Milwaukee. No one knew I had the money or that any such amount could accumulate from the sale of one song.

One day one of my former banjo pupils, George B. Nash, whose brother was cashier of the First National Bank of Milwaukee, came into my office and offered me the princely sum of five dollars to play the banjo at a party to be given by his sister that evening. Feeling certain that his brother Charles would be in attendance that night, in order that I might solicit his advice as to investing my surplus capital, I consented to go. It tickled my sense of humor to make five dollars at that time, with $75,000 in my safety-deposit box, although six months previously it would have been a godsend.

A Fortune from a Song

I made my appearance that evening and sang and played for the guests as I used to. After I was through and George had paid me the five-spot, I asked him to take me in to his brother, whom I had seen playing a game of chess in the library with a prominent Milwaukee judge. He gladly did so. I told Mr. Nash that I was desirous of investing some money I had saved and I sought his advice regarding the investment. Thinking I had $100 or so to invest, he smilingly said it was fine that I saved my money while I was young and suggested that I see him at the bank the next day.

Arriving at the bank the following afternoon, I was ushered into his private office. I started in at once by asking for the best investment in the world, regardless of interest, provided that it safeguarded my principal. Nash informed me that the best and safest investment was a government bond, though, of course, it would not pay me much interest—not so much as first mortgages on real estate, or railroad bonds. Continuing the conversation, he told me of a new government-bond issue which paid 2½ per cent net. Then turning to me with a twinkle in his eye, he asked me how many I wished ordered. I replied calmly that I wanted fifty.

"Good heavens, my boy!" he cried. "That means a cash investment of $50,000."

I told him I knew that, but I desired them, and asked that he kindly order them for me.

"But where is the currency coming from?" he asked.

"From my safety-deposit box, a block away," said I.

He decided to humor me, as he told me later, thinking I had lost my mind. So he directed one of his assistants to accompany me to the safety-deposit vault. The assistant carried a large canvas bag and we walked together to the box, where I tossed $50,000 into the bag. The money was tied up in bundles, with the amounts displayed upon each wrapper. The assistant locked his bag and side by side we walked back to the First National Bank.

A Family Surprise Party

We got there just as Nash was leaving for the day, he never dreaming for an instant that I would return. He looked at us in surprise as we planked the bag on the table and unlocked the padlock and drew forth the currency. I have never forgotten the look of astonishment covering Nash's face. With an inquiring look at me, he asked whether I had robbed a bank or held up a train. I then told him the story of my ballad; and after I had finished he said it seemed incredible that a simple little song could earn so much money. He seemed even more surprised when I told him that this represented only a small part of my earnings—that the money was still coming in at the rate of $1000 a day. He gave me a receipt for the money, and within ten days the bonds were delivered to me and found a resting place in my safety-deposit box.

Money flowed into my hands so fast that my immediate family were unaware of it. At that period we were the typical growing family, hard-working, in more or less modest circumstances. Though our necessary wants were satisfied, we enjoyed few luxuries. Every dollar that my brothers, sisters and I had previously turned over to our mother was fully measured. When Dame Fortune smiled upon me I was on the point of letting my mother know immediately; but after reflection I decided to surprise her in a far more substantial manner.

I recalled that our home furnishings, though still serviceable, had been purchased many years before.

How well do I remember the parlor where I taught my pupils to play the banjo day after day; the worn Brussels carpet on the floor, the old square piano for which we children were paying on the installment plan for many years; the regulation white lace curtains, with chenille draperies, and the old red plush furniture. Also the dining-room set in oak, with a sideboard that had seen better days, and the oak chairs with their cane bottoms. The hall, with its plain hatrack and small strip of rag carpet. I remember mother's room, with its old walnut bed, which father bought before the Civil War; and my sisters' rooms also, with modest oak furniture; my bedroom in cheap oak, with a washstand, a small rug on the floor, a flowered muslin curtain at the window.

I had decided to clean out the house at one sweep, but neither mother nor anyone else in the family must know anything of it. My brothers and sisters were all working at the time and consequently not at home during the day. Going to the best house-furnishing establishment in Milwaukee at the time, I asked them to send an interior

(Continued on Page 76)

While Everyone is Thanking Someone for Something—

—more than twice as many good friends—

—our "thank-yous" are broadcasted to more than twice as many good friends as we previously have had to thank at this season.

For better tires make good friends—and during the year just closing Mansfield Tire sales have more than doubled.

And in response to the thanks which we know must be in the hearts of those who have found in the Mansfield a better tire, our pledge to serve them faithfully in the future.

And now it is becoming for us, if we have served well, and you who have been well served, to extend our joint thanks to the great Hardware Wholesalers of America.

For Mansfields could not be the better tires they are but for the record low-cost Distribution effected severally and jointly by these great distributing organizations.

Merry Christmas to all, and to all a Happy and Prosperous New Year.

THE MANSFIELD TIRE & RUBBER COMPANY, MANSFIELD, OHIO
Balloon Cords Truck Cords Heavy Duty Cords Regular Cords Fabric Tires

The Cost of Distribution Is Lower—The Standard of Quality Is Higher

MANSFIELD

Built — Not to Undersell, but — to Overserve

Watch This Column

If you want to be on our mailing list send in your name and address

MARY PHILBIN IN LOCKE'S "STELLA MARIS"

Do you remember the story of *"Stella Maris,"* the beautiful English romance by William J. Locke, the master story teller? It had a wonderful run both as a story and as a play, so Universal bought the screen rights and produced it with MARY PHILBIN in the dual rôle of "Stella" and "Unity."

Dual rôles, when properly enacted, are fascinating to the public, I have found, and I can safely say that MARY PHILBIN has established herself as a polished actress in the remarkable work she has done in this picture. She is ably supported by ELLIOTT DEXTER, GLADYS BROCKWELL and JASON ROBARDS. It was directed by Charles Brabin.

The play takes in the high life of England, some of the slums of London, is thrilling in drama and runs the whole gamut of life. It opens in the magnificent Blount Castle where lives the flower-like Stella, the niece of Lord and Lady Blount. Since childhood she has been denied the use of her limbs and has seen nothing of the outside world. She is beloved by two men—one of them married, unknown to her, and this is the one she prefers.

The other girl is "Unity," a slavey, who loves the married man as Stella does. She waits on him hand and foot and seeks to win his affection. Back and forth, between these two rôles, this charming actress moves, and they are so vastly different that it requires acting of unusual character to portray them properly. Eventually the slavey with wonderful courage rights all the wrongs and the play ends happily.

If you have followed the pictures Universal has produced within the past year, I wish you would write me your opinion of them, particularly of *"The Phantom of the Opera," "Siege," "Peacock Feathers," "California Straight Ahead," "The Goose Woman," "The Home Maker," "The Calgary Stampede,"* and *"Sporting Life."* By keeping pace with your opinions, I can keep pace with your wants.

Carl Laemmle
President

(To be continued next week)

If you want a copy of our new "White List" booklet—just say the word—it's free—you can also have autographed photograph of Mary Philbin for 10c in stamps

UNIVERSAL PICTURES
730 Fifth Ave., New York City

(Continued from Page 74)

decorator to measure the rooms for carpets, rugs, curtains and draperies. I went also to the largest furniture dealer in the city and ordered the most expensive furniture. I also ordered an upright piano to replace the old tin-pan square instrument.

That Saturday afternoon I arranged to send my mother to a matinée. I therefore had the house to myself. The decorator arrived and made his estimate. I warned him not to forget anything. A few days later he sent for me and showed me the plans, which appealed to me. I was told that it would take two hours to lay the carpets and hang the drapes. After the carpets were laid the furniture could be moved in. I ordered them to have everything ready for the following Saturday.

A Surprise for Mother

Again I sent my mother to a matinée. At two o'clock sharp two large vans came to the house. I had also engaged four men to assist me in moving the old furniture and carpets to the woodshed in our back yard. The men soon had the old carpets up and the furniture out. The new carpets went down, the draperies went up and the furniture was brought in, the new upright piano was installed. To me it was as though Aladdin's wonderful lamp had been rubbed and the genie had ordered things about—it had all been done so quickly. A new hatrack was in place, with beaded portières separating the hall and the parlor; a blue velvet carpet had been laid in the parlor, with silk draperies and an exquisite scarf on the upright piano to match, with mahogany chairs of the latest design, upholstered in blue velvet. The dining room was in dark Flemish oak, then prevalent in the best homes. There was a long sideboard, with table and chairs to match; also a china closet. Mother's room, I recall, was in mahogany. In lieu of a carpet a beautiful Turkish rug was spread on the floor. My sisters' rooms contained curly-birch furniture, with pink silk drapes; Turkish rugs also covered the floors. I had not overlooked engaging a maid, and thoroughly posted her.

I then waited for mother. A trifle after five o'clock I heard her footsteps on the front steps leading to the door. I hid behind the parlor curtains, where I could get a peek at her face. The maid opened the door. My mother first noticed the new maid, then the Turkish runner on the hall floor, and the new hatrack. For a moment she hesitated—even walked to the door again and looked up at the number of the house, thinking that perhaps she had come into the wrong place; but the maid's smiling face reassured her—"Come right in, Mrs. Harris. This is the place." Like one in a dream, mother gazed about her.

I ran from behind the curtains and like a youngster yelled, "Surprise!" Then I took her by the arm and marched her through the rooms. Her delighted expression was quite enough compensation for me. The first words she uttered were to the effect that she failed to understand where the money was to come from to pay for these beautiful things. By placing the receipted bills in her hands I convinced her that these furnishings were paid for. However, I then related to her how I came into the money and how I had successfully invested it. I doubt if even to the day of her death she quite realized how it all came about.

At that time the World's Fair in Chicago was in full swing. The Midway Plaisance connected with the fair was the big sensation. Every man, woman and child who attended the fair spent nearly all his time on the Plaisance, where John Philip Sousa's big band proved one of the reigning attractions. I had been notified that Sousa's band was playing After the Ball. Every Saturday I left for Chicago, called for a certain little Southern girl living there, and we would take in the fair together. I doubt if we witnessed any part of the fair except the Midway. There was enough excitement there to last a lifetime.

On one of those memorable afternoons we sat in front of the band stand to listen to Sousa's band. He played his famous Washington Post March, always a favorite with audiences. Then someone walked up to him with a request for After the Ball. After it was finished I strolled up to him and introduced myself.

His good-natured greeting was, "Confound you, Harris, the playing of your song has tired me out! If you don't believe me stand here for a few minutes and I will show you."

Even while conversing with him, a lady came to him with a card in her hand. Before he looked at it he offered to wager me it was for After the Ball. He turned the card over to me and it read, "After the Ball." A dozen cards were handed to him while I stood there, all requesting the same. Inwardly he earned my sympathy.

I have never failed to accord John Philip Sousa due credit for popularizing my song, for there were thousands of visitors to the World's Fair who heard Sousa's band play the song as only he could render it. They would then invariably buy copies in Chicago's music stores to take back home with them, to show the home folks the reigning song success of the World's Fair.

An Impromptu Reception

Another incident I recall of the fair was the occasion when we wandered into the German Village for coffee and cake. This Village was the largest restaurant located on the Midway, and it accommodated 5000 guests. There was a band of forty musicians, all young ladies, the only male being the leader. While we were partaking of our refreshments they played After the Ball. It has always been a custom of mine, when an orchestra plays one of my compositions and I am present, to send up a waiter and ask the band what they will have on me as a compliment for playing my music, and I did in this instance.

When the band had been supplied, my waiter pointed me out to the leader. The women all held up their glasses and drank to my health. Meanwhile the leader had taken a good look at me and walked over to my table. He was a little high-strung German. After introducing himself he said I looked very familiar to him and that perhaps we had met before. I told him that he was in error, for I was a stranger in Chicago.

Then suddenly extracting from his pocket a copy of After the Ball containing a photograph of myself on the outside page, which I used as a trade-mark, he exclaimed in a loud voice that I was without doubt Charles K. Harris, the author of that song. Calling to his wife and several of his daughters, who were in the band, he motioned them to come over and meet the man who had written After the Ball. Not only did they hasten toward me but they brought the entire audience with them as well. My fiancée and I were compelled to climb up on the table to avoid being crushed. However, I had to say a few words, which were greeted with cheers, before we finally made our way out of the Village.

The Enterprising Reporter

Leaving for home the next day, I entered, as usual, the smoking car, and read a newspaper until the train arrived in Milwaukee—an hour and three-quarters' trip. A spry young fellow came in and sat down beside me. Pulling out a cigar, he solicited a match. He then started to whistle After the Ball. I looked at him to see if he had recognized me or if I knew him; but he was a total stranger to me, and so I resumed my reading. Bent upon starting a conversation, he turned to me suddenly and remarked what a wonderful tune that was and what a sensation the song was making.

"I would like to meet this fellow Harris just to see what he looks like."

"I know him very well," said I.

"Do you?" said he. "Please tell me something about him. You see, my sister in Chicago is a music teacher and quite a singer. She is interested in Mr. Harris' songs. I'm on my way to Minneapolis on a business trip and would like to tell her, when I return, all about this fellow Harris."

"Well," I said, "he is an ordinary-looking chap, about my size. I went to school with him, slept with him, ate with him, joined him in baseball games, and was with him when he wrote a great many of his best songs."

"How interesting! But tell me, how did he happen to write After the Ball?"

I laid down my newspaper and told him all about it. He was one of the most interested listeners I had ever met. After we reached Milwaukee he thanked me and went on his way.

I gave this matter very little thought until the next morning. When I took up the Chicago Daily News, which came regularly to my office, I was taken aback with surprise when I read an account about how Charles K. Harris came to write After the Ball. It was a special article—how I had visited the German Village and had been almost mobbed, and a lot of other stories regarding the song. The young fellow whose acquaintance I had formed on the train was a wide-awake reporter; he also had been in the crowd in the German Village. He discovered the hotel where I was stopping and asked the clerk what time I intended leaving for Milwaukee. So he took the same train and pumped me dry. At the time I considered it rather a clever stunt.

Editor's Note—This is the second of a series of articles by Mr. Harris. The next will appear in an early issue.

SHORT TURNS AND ENCORES

(Continued from Page 24)

Punctures and Slow Leaks: Studies of Modern Love.

The Seamy Side of Diplomatic Life.

Confessions of a Follies Girl.

INSIDE FLAP OF BACK COVER:

Portrait of Emmanuel Elphinstone, smoking a pipe and looking hearty and normal, yet thoughtful.

Under portrait: Mr. Elphinstone dislikes being called an "author." "I am just an everyday sort of fellow," he says modestly; "I could just as well be an expressman. I never had any 'schooling.' I got my education by just living. Any of you can do the same. I could not read or write till I was past thirty; I do not like to be classed among the so-called intelligentzia, who I despise. I also despise money, and leave all business matters to my wife, who makes better contracts than I could. She loves me devotedly and has read all my books. I write just for the joy of it, and to do a little good by showing up all the wickedness that most people hardly suspect. So here's to you, dear public, cheerily yours,

Emmanuel Elphinstone

BACK COVER:

Read what some of the great thinkers and newspaper reviewers say of Love's Liniment:

"I never laughed so much or so hard in my life."—*Editor of American Journal of Philosophy.*

"The author betrays an intimate knowledge of the life of a garage mechanic."—*Daily Racing Form.*

"Mr. Elphinstone's retirement from the haberdashery trade will be regretted by his many friends and patrons."—*Crystal City Landing Intelligencer.* —*Morris Bishop.*

OUR CAPACITY TO RECEIVE DEBT PAYMENTS

(Continued from Page 23

competition with the export wheats of Canada, Australia and Argentina. Our exports of wheat consist largely of undesirable varieties and lower grades; our exports of flour consist partly of high representative grades, partly of low grades that are essentially a by-product of our milling industry. Our competitors export their best products. Our overextended wheat growing has been gradually but painfully contracting since 1919.

Coincident with the prospective decline of the European demand for American export wheat occurs the gradual increase in our population. In some fifteen years it is expected that our home demand will so absorb our supply as to place us on the domestic basis. This does not mean no imports and no exports; it means, instead, considerable exports of certain varieties and grades of wheat and of both high and low grade flours, balanced by imports of high-grade wheat from Canada.

During this interval Europe will buy wheat where it is cheapest, qualities considered. Wheat holds a priority in the import program of Europe. Unless and until it can be shown that the existence of debt payments has the regular effect of making American export wheat relatively dearer to Europe than the export wheat of other countries, quality considered, we may be sure that the distribution of European imports of wheat among the different surplus countries of the world will be based upon milling and trading considerations, practically uninfluenced by the obligation of debt payments. When the world wheat crop is short and the market is a seller's market, Europe will need to come to the United States for wheat, if wheat be here available, despite obligations for debt payment; when the world crop is large and the market is a buyer's market, Europe would seek the cheapest wheat, even if she had no debt-payment obligation. Europe can hardly cut down her bread ration because of debt payments to us; and she would not obligate herself to buy dear wheat here if released from debt payments.

A Fluctuating Corn Market

Rye. Before the war our exports of rye and rye flour to Europe were next to nothing. During the past five years our average exports of rye have been 40,000,000 bushels, and this has gone largely to Europe. European rye crops have been low and the normal import supplies from Russia have been lacking, except in 1923–24. Since the war the North European countries have been compelled to turn to the United States and Canada for rye in replacement of the customary Russian supplies. With the restoration of agriculture in Europe and the recovery of export of Russian rye, it is to be expected that rye exports from the United States will decline to insignificance. It is expected that this decline will proceed much more rapidly than the corresponding decline in the export of wheat. One must not underestimate the products of agricultural revival in Russia, since, to a large extent, Russia must pay with farm products for the new capital required for reconstruction.

Corn. The corn-importing countries in Western Europe drew their corn supplies before the war from the lower Danubian region and the Balkans, Russia, Argentina and the United States. With fluctuating corn crops in the different surplus-producing countries, our exports of corn to Europe were very irregular—for example, more than 37,000,000 bushels in 1919, and scarcely more than 1,000,000 bushels in 1914. We have regular customers for export corn in Canada, Mexico, the West Indies and Central America, and this market is expected to continue.

During the past five years we have exported corn heavily, but erratically, varying from 164,000,000 bushels in 1922 to 18,000,000 bushels in 1924. The prospects for the market for imported corn in Europe during the next ten years are highly conjectural, with definite indications in the direction of decline. Corn is imported into Europe largely as animal feed, and the corn-consuming herds of Western Europe are not yet fully restored. With the recovery of Russian agriculture, feed grains and oil seeds are again expected to become available to Western Europe in large amounts, all of which will react on the overseas demand for American corn. The feed crops of Europe will also be enlarged with the recovery of her agriculture.

Before the war Argentina occupied the position of advantage in overseas export of corn. Argentine corn is dryer than American corn; it can usually be shipped as it is harvested, whereas American corn frequently needs to be dried before it will stand ocean shipment. Argentine corn is richer in fat than American corn. It is usually hazardous, without especial preparation, to export American corn after the first of March, which is not the case with Argentine corn that comes to harvest in our midwinter. Clearly, the Corn Belt must look forward to the decline in the volume of exports of American corn, though the course of this decline cannot be forecast.

Oil-Seed Control

One special form of Italian payment arises from emigrant labor, and Italy believes she is entitled to claim particular consideration because our immigration laws restrict her opportunities in this form of payment. Italy requests, in effect, that we should forgo a part of payments due from her if we do not permit Italian workers to earn the payments in the United States. Otherwise she must seek locations for her excess of population in South America. Of agricultural products raised in South America by Italian immigrants, practically only wheat and corn compete with American farm products here or abroad to any extent.

Barley. Before the war we exported irregular amounts of barley to Europe, principally malting barley in the grain or as malt—only 1,000,000 bushels in 1912, but more than 16,000,000 bushels in 1913. A certain amount of American barley was desired by European maltsters, partly for its intrinsic qualities; additional amounts were taken in replacement of failing supplies from other sources. Since the war our average exports of barley as grain alone have been 19,000,000 bushels. Possibly the decline in the domestic demand for American barley on account of prohibition may indirectly result in a higher level of export than was the case before the war. The continuation of this enlarged trade in barley depends upon the recovery of the barley areas of Central Europe and of Russia.

Oats. Export of oats to Europe is really an almost abnormal trade, because of the unfavorable relation of weight to volume in shipment. Except in the event of crop failure or of war, our export of oats to Europe has been negligible. In 1918 we exported nearly 34,000,000 bushels and in 1915 nearly 100,000,000 bushels.

Since the war the export of oats has fallen again to the prewar position, except for the year 1922, when the exports rose to 30,000,000 bushels. Certainly American agriculture cannot count on continuation of export of oats to Europe.

Oil-seed feed. Before the war our exports of cottonseed and linseed cakes and meal averaged 798,000 short tons, most of it to Western Europe. Unlike the European import of grain, the postwar import of oil-seed concentrates has been below, not above, the prewar position; in 1924 our total export of cottonseed and linseed cake and meal was only 637,000 short tons, and this was the heaviest export since the war. The future of this trade is conjectural so far as the quantity is concerned. Our farmers have become better educated to the use of oil-seed concentrates, and it is to be expected that they will use them in increasing quantities.

Before the war European farmers used, to some extent, other oil seeds, such as peanut, soy bean, coconut and palm; during the war the collection, marketing, distribution and use of these concentrates was extended. It is to the interest of Great Britain, France and Holland, particularly, to develop the European use of tropical and Oriental oil seeds as fodders, replacing cottonseed and linseed from the United States. For practical purposes the tropical oil-seed industry is under the control of Great Britain—it is a natural trading proposition for the British to replace American oil cake and meal with substitutes under British control.

The Russian cultivation of oil seeds, especially sunflower, is being restored, and when this is accomplished large supplies will be available to importing European countries. We are a net import state in flaxseed, so our export of linseed cake and meal is really a reëxport of foreign merchandise. The supply of cottonseed cake and meal depends upon the cotton crop, which fluctuates widely as the result of climatic influences and parasitic depredations. Cottonseed cake and meal are essentially a by-product of cotton growing and to some extent must be disposed of, at home or abroad, irrespective of price, except that the sales price cannot fall below the fertilizer value. European countries may be expected to purchase as little here and as much elsewhere as is possible, not because the Allies are paying debts, but because they control the tropical oil-seed business.

The conclusions to be drawn from this consideration of the cereals is that the trend of export of cereals and oil seeds from the United States is expected to be downward, for agricultural reasons in Europe, in Russia, in the United States and in the other surplus-producing countries. Barring crop failures of unusual frequency and extent, the occurrence of decline is not in question, but only the degree of the decline in quantity and the course of the decline in time.

Inference Based on Conjecture

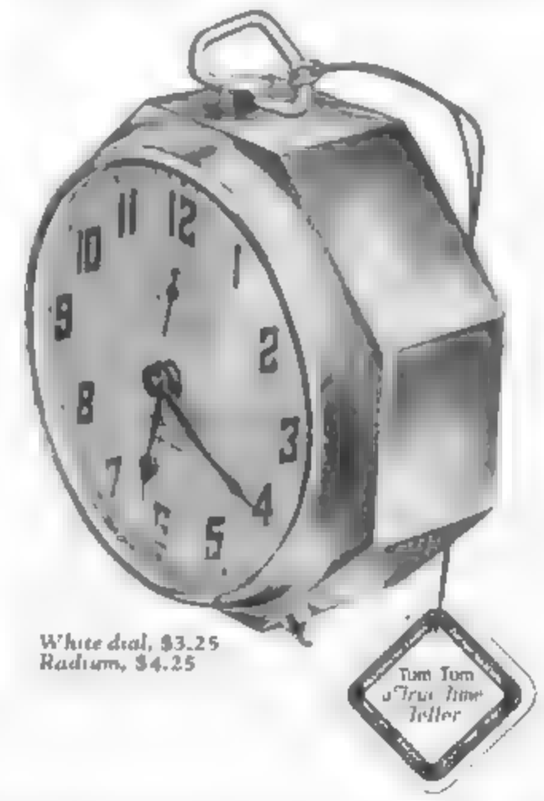
A survey of the existing relations does not confirm the inference that is to be drawn from the writings of Keynes and other European economists, that export of American cereals to Europe would be expected to continue large in the absence of debt payments, but must decline with the establishment of debt payments. Our conclusion is that American cereal exports must be expected gradually to decline with debt payments or without debt payments to the United States. In view of the large number of variables influencing world trade in cereals, there is no positive reason for asserting that debt payments would directly and regularly intensify the course of the decline of export of American cereals that would otherwise occur in any event.

Even if one were to accept the theory that debt payments to the United States must intensify and accelerate this decline to some extent, one would still not be in position to measure it or to assert that this influence had been substantial to a definite extent in a particular season.

Animal products. The export of animal products is the one clearly vulnerable point in American agriculture, in respect of the effect of debt payment. We have practically ceased to be an exporter of beef products, and this outside of our heavy net import of hides. We have no prospect of export of mutton and lamb, nor can we expect to continue as an exporter of dairy products. We are heavy exporters of pork and lard. The continuation of this export is, for the time being, crucial to the Corn Belt, and a sudden check would inflict widespread injury to agriculture in many states.

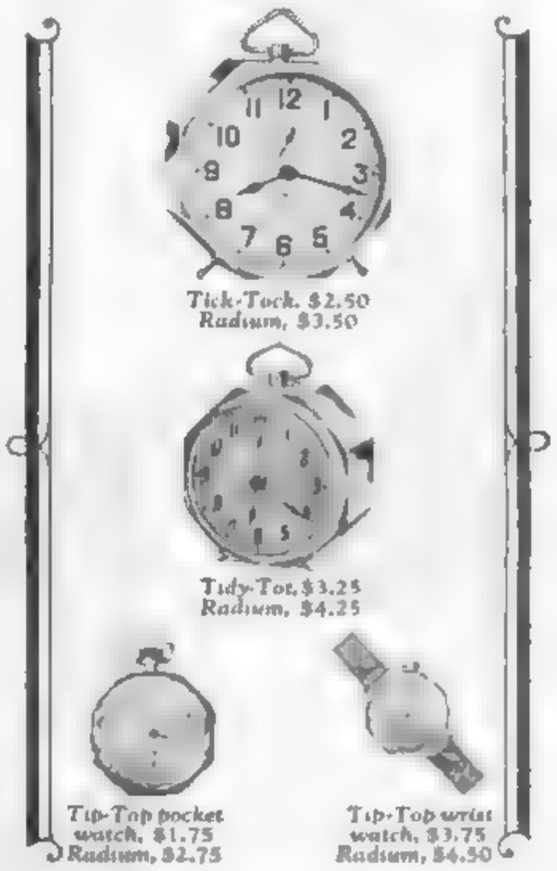
(Continued on Page 80)

TOM-TOM THE OCTAGON



White dial, $3.25
Radium, $4.25

Meet Tom-Tom and his octagon family



Tick-Tock, $2.50
Radium, $3.50

Tidy-Tot, $3.25
Radium, $4.25

Tip-Top pocket watch, $1.75
Radium, $2.75

Tip-Top wrist watch, $3.75
Radium, $4.50

HERE'S Tom-Tom, daddy of the True Time Teller family. Noted for his twelve joyful summons that start not one minute too soon or too late, and rouse you if sound ever could; noted for his handsome convex glass front, cubist numerals, ticks so soft you almost have to strain to hear.

In order are his aristocratic family: Tick-Tock of the long steady alarm. Tidy-Tot, Tom-Tom's duplicate, but smaller. Tip-Top the pocket watch, like a nugget for solid worth. And that other Tip-Top—the smallest low-priced wrist watch made! All are *octagon* True Time Tellers. All are handsome, reliable friends for every day and Sundays. Wonderfully low priced at your dealer's.

THE NEW HAVEN CLOCK COMPANY
New Haven, Conn.

Where to go? What to do? . . .
Your own American tropics answers:

CORAL GABLES

Miami, Florida

Coral Gables Inn

Cla-Reina Hotel

THE newest of the Biltmore hotels, this magnificent gateway to the American tropics has already become a center for sportsmen and a setting for brilliant social events. Yet it is but one of seven hotels in Coral Gables that meet the most varied tastes and preferences.

The Casa Loma, the Antilla, the Cla-Reina, San Sebastian, Anastasia and the Coral Gables Inn—these are beautiful examples of Spanish architecture, with every modern improvement and convenience added. Each is as perfect as it can be made in its appointments, service and cuisine. Yet each has an individuality of its own. Those who prefer peace and quiet to an outdoor life may easily be suited. Those who demand gayety and the

Miami Biltmore Country Club

vivid pleasures of the tropics will find a charming background for their activities. Men and women whose greatest pleasures lie in sport will be delighted by the facilities everywhere afforded for golf, tennis, racing, riding and swimming.

This splendid series of hotels would be an extraordinary addition to even the greatest city. But when they are given the glorious tropical background of Coral Gables, edged with a jade and indigo sea, flooded with life-giving sunshine and set under the incredibly blue arch of a tropic sky . . . is it so remarkable that many of the most distinguished men and women in the two Americas should regard Coral Gables as their permanent home?

Casa Loma Hotel

Hotel Antilla

This new chain grips the road

Motor accidents are increasing. The sinister skid threatens every driver on slippery highways. You may be next to meet disaster unless you equip your car with the new non-skid device modern engineering has perfected for your protection.

It is called the Hoff Safety Chain. It is the result of years of experimentation and development by men long leaders in the tire chain industry.

Instead of chain links, Hoff cross-members have solid center links armored with rotatable, triangular tubes. At the first side-wise motion of the car, the ends of the tubes dig in and stop the skid before it starts.

These equip the wheels with cleats that maintain traction regardless of the road's condition. In mud or snow the Hoff Safety Chain enables your car to get through.

Equip your car with Hoff's today and drive with a new safety from now on.

HOFF METAL PRODUCTS CO.,
70 East 45th Street, New York
Works—York, Pa.

In Canada
The B. Greening Wire Co. Ltd., Hamilton, Ont

HOFF
Safety Chains
GRIP THE ROAD

(Continued from Page 77)

Our exports of pork in various forms during the period 1920–24 were 4,110,000,000 pounds, and of lard 4,406,000,000 pounds, a total of 8,516,000,000 pounds. The total estimated production of pork—excluding lard—was 47,401,000,000 pounds, of which 30,335,000,000 pounds were from inspected establishments, from which exports come. Our pork exports in this period were, therefore, more than 13.5 per cent of our production of inspected pork and more than 8.6 per cent of our total estimated pork production. The total estimated production of lard was 12,056,000,000 pounds, and of inspected lard 8,169,000,000 pounds. Our export of lard was, therefore, during this period more than 36.6 per cent of our total lard production; and more than 53.9 per cent of our production of inspected lard, out of which exports come.

Obviously, this volume of exports represents a crucial fact in the agriculture of hogs and corn. Unsatisfactory as hog prices may have been during this period, the ability of packing houses to market abroad these large volumes of pork products and lard must have contributed greatly to sustaining the price levels that actually did obtain.

Large American exports of hog products are not a postwar phenomenon; our exports of pork products were high before the war. The reported exports of lard in the period 1909–13 were 2,593,000,000 pounds, which is to be contrasted with the export of 4,406,000,000 pounds in the past five years. In the case of other pork products the prewar exports, though large, were comparatively less. The exports of pork in the period 1909–13 were 2,203,000,000 pounds, to be contrasted with 4,110,000,000 pounds in the past five years. Before the war, the outside world, particularly Europe, had a certain dependence on the American hog crop; this has been intensified since the war.

The increase in imports of pork and lard into Europe since the war has been the expression of delayed agricultural recovery. The hog count has not yet been restored for the Continent as a whole, either in numbers or in outturn of products. In certain countries, like Denmark, restoration has been prompt, but it has been delayed in the countries of the ex-Central Powers.

Europe's Preference for Lard

How long may the present volume of export of American pork products be expected to continue? If this is not to be maintained, how long will it take exports to decline to the prewar level? Is there ground for the apprehension that exports of pork and lard may later fall below the prewar level? These are the questions that rise successively when one scrutinizes the international situation. In general, indications point to a decline in the volume of export of pork products, but the degree and rapidity of this decline cannot be forecast. A number of factors are concerned in the situation.

For practical purposes the United States is the sole surplus-producing country. Conditions for hog culture, including the raising of corn, are present to some extent in Argentina, Australia, South Africa and Russia, but the development of hog raising and packing houses on a scale large enough to contribute notable amounts of pork and lard to the export markets of the world may be regarded as quite impossible within the next few years. Within Continental Europe are surplus areas and deficiency areas. A notable surplus country is Denmark, for high-grade products; another is the Lower Danube Basin, for coarser products. The hog industry of the Lower Danube Basin still lacks much of its prewar dimension, but gradual restoration is under way. Though comprehensive statistics are lacking, it is certain that the present pork consumption of Continental Europe is below the prewar level; and, therefore, continuation of pork and lard imports will be sought by Europeans, other things being equal, at least until pork and lard production within Continental Europe have reattained the prewar volume.

Viewed from within the European home, pork products and lard stand on a somewhat different footing. Imported bacon and ham hold almost the position of a luxury; lard is a staple cooking fat. Europe prizes the import of lard higher than the import of bacon and ham, and this is reflected in the larger volume of importation of lard. If debt payments were to affect the importing capacity of Europe for American hog products, we should, therefore, expect reduction to fall first and largest on the meats, as distinguished from lard.

Consumption of American pork and lard is heaviest north of the latitude of the Alps. This part of Europe had to undergo new experiences in the use of cooking fats during the war. These were, among others, amplification of the use of vegetal oils, restriction in the use of lard and the substitution of margarines for butter. These experiences may conceivably exert some influence on future trade.

Substitutes of Various Kinds

Great Britain, France, Holland and Belgium in their colonial possessions and international trade relations are large producers of vegetal oils. It is to their interests, from several points of view, to have their home populations consume their colonial vegetal oils, instead of lard from the United States. Europe south of the latitude of the Alps inclines to the use of vegetal oils, but the natural taste of Europe north of the Alps is for solid fats instead of oils. Not only does Europe north of the Alps traditionally prefer the use of solid fats, but the pork flavor of lard is esteemed as against the blandness of vegetal oils. The aversion to the fluid state is easily corrected by the preparation of lard substitutes.

In the United States, the manufacture of lard substitutes has been so perfected that to a large extent they have supplanted lard in the American home. One reason why we need a large foreign market for lard is because lard has here lost so much of the home market in competition with vegetal lard substitutes. The technical procedures for the manufacture of lard substitutes are as available to Europeans as to Americans; furthermore, lard substitutes are as available to Europeans through importation as is lard. The lard substitute naturally lacks the pork taste of lard and this, especially in Teutonic countries, is a point of importance. If a campaign for the consumption of vegetal oils, as such or in the form of lard substitutes, were to be carried on by the European governments that have such vegetal oils available in their colonial possessions, these could probably be placed on the market in Europe at a definitely lower price than current prices of lard. Consumer resistance would need to be overcome, but consumer resistance would not hold out, so far as large volumes are concerned, against a notable price differential.

American lard is a high-grade product and universally esteemed in Europe, but it could be placed on the defensive, if importing European countries found it desirable to inaugurate a policy of preference for the consumption of the vegetal oils of their possessions. Viewed, therefore, from the side of the American farmer and the position of hogs in the agriculture of the Central States and from the side of the importing European countries, both with reference to their domestic production of hogs and to substitution of lard with vegetal oils, our export trade in hog products occupies a position that is obviously vulnerable. The situation is complicated by the occurrence of cycles in hog prices. If the fact of debt payments exerts a definite tendency in the direction of reduction of imports from the United States, this influence might reasonably be expected to become evident in a reduction of demand for American pork products and lard. There are no data, however, for predicting the outcome of the trend.

Cotton. We possess no reliable forecasts of the cotton-growing capacity of the United States, a subject that has been made particularly difficult by the operations of the boll weevil. We now produce something more than half the cotton of the world; the cotton areas, outside of the United States, are widely scattered. Our export of cotton has long been the largest item in our export trade, and the price of cotton has been dependent upon the foreign demand.

Recently, our per capita consumption of cotton has risen substantially, largely as the result of the automobile. World consumption of American cotton is again over 14,000,000 bales, of which over 6,000,000 are used at home. Despite production of cotton vastly in excess of domestic needs, we still import notable amounts of cotton of particular grades that are not produced at home. Even with the eradication of cotton pests, there is a natural limit to cotton production in a properly diversified agriculture of the Southern States. With increase of population and continued increase in per capita consumption of cotton, the domestic demand will rise toward the figure for the crop and may later reach it. As domestic demand approaches the crop level, dependence on exports declines. This is the obvious trend, but it is hardly to be anticipated that the domestic demand for cotton will equal production, unusual crop failure barred, for several decades.

In the meantime, efforts are being made to produce cotton in various parts of the world adapted to the growth of the plant, and thus free European countries from their dependence upon the United States. It is not to be expected that large increments of cotton are to be secured from new cotton areas during the next few years. European dependence on American cotton may be expected to continue undiminished, relatively and possibly absolutely, for some time at least.

Substitutes for cotton are being secured out of forest products, by processing inferior fibers—as in the case of a processed jute—and in other ways. As against this, cotton bags are supplanting barrels, and cotton is being more widely employed every day, by one process or another, as a substitute for still higher-priced fibers, of which linenized and woolenized cotton are illustrations. There is still a widespread depletion of textiles in Europe, as the result of the war. Efforts will be made to repair these depletions and these will serve to sustain the demand for American cotton. If the purchasing power of Europe rises, this may find expression in increased purchases of American cotton; the contrary may be observed if the purchasing power declines. European purchases of American cotton are also contingent on their ability to sell finished articles, manufactured from the imported cotton, in competition with goods from the United States.

Anti-Dumping Measures

A consideration of these various circumstances does not lend definite confirmation to the view that the fact of debt payment will operate in the direction of reducing European imports of cotton from the United States. If one may hazard a guess, the position of American cotton growers in the next few years will be more dependent upon fluctuations in the size of the crop and on the American demand than on reduction in the European demand.

In the earlier discussions of the payment of reparations and interallied debts, it was commonly assumed that debtors would find it in their power—or would find themselves under compulsion—to flood creditor countries with manufactured goods. As an offset to this we have the Safeguarding of Industries Act in Great Britain, our anti-dumping law and upward revisions of the tariff in many countries. The present Secretary of Commerce was from the beginning skeptical of this apprehension, and the course of German export trade since the war has corroborated his position. Experiences to date would seem to justify five statements:

1. No debtor country will make payments with goods in notable volume over any length of time, unless state revenues

approximate state expenditures, the budget is balanced, the currency stabilized and foreseeable relations between international price levels established.

2. The theoretical influence on price levels deducible from the predicated trade relations of debtor country and creditor country is in practice difficult of verification, and still more difficult of measurement. For example, at present in reparation-paying Germany, prices for most manufactures are high, though due more to costs of distribution than to costs of production. No noteworthy international movement of goods can be anticipated, projected or forced without due regard to the level of consumption in the debtor country; and a definite depression of the level of consumption is not readily accomplished by taxation.

3. The viewpoint of labor in Europe has changed since the war, and labor is everywhere disinclined to bear the burden of reparations and debt payment by lowering the standard of living. One has only to follow the labor controversies of Germany since the Armistice to discern the signs of continual conflict between labor and capital as to who is to bear the major burden of reparation payments. This policy of labor finds expression not merely in wage claims but also in outturn.

4. The fear of dumping by debtor countries may be disregarded, except in isolated instances, for which some additional motive or some particular explanation is to be adduced. Labor cost, managerial efficiency, quality and adaptability of goods, banking policy and skill in salesmanship will continue to determine the sale of goods of debtor countries in creditor countries, quite in the same manner as though a program of debt payments were not in operation. Probably the advances in methods of production will be decisive in some instances, of which the new German method of making wood alcohol may serve as an illustration.

Under these circumstances, no one is in position to forecast the inroads into the trade of the creditor country by goods of the debtor country, contingent on debt payments. And if the future trade in manufactures in the United States should develop in favor of foreign goods and to the disadvantage of domestic goods, it would be difficult or impossible to determine whether, and if so to what extent, this development was the specific result of debt payments and would not have occurred without them as the expression of the numerous other factors operative in the situation.

5. Even when foreign manufacturers are in position to dump goods on the American market, they may be restrained by motives of commercial prudence and expediency. When a new patented process is devised in Europe, the holders may prefer to accept royalties from licensed manufacturers in this country or participate in the organization of a fabricating concern here, rather than market the foreign-made goods here.

Invisible Accretions, if Any

Capital is essentially international, tariff wars and other forms of reprisal are expensive, and such arrangements facilitate the development of consuming markets in neutral countries. This may not be so good for the trade balance of the European country, but it may be more profitable for the European manufacturer. Under such circumstances, whatever accrues to the European country will be in the nature of invisible items in the balance of trade instead of an increase in export of visible goods.

It is hardly possible to anticipate a general dumping of exports on us and restriction of imports from us, except by concerted action of the debtor countries, resting on agreement to that effect. We may be sure that the commercial and nationalistic rivalries between the debtor countries will suffice to prevent such agreement.

Whenever free goods, or what may be regarded as dumped goods, are placed on a market, the existing producers and venders of such goods face difficulties and even losses. American manufacturers protested against the return to this country, after the war, of goods and materials shipped to Europe, because such reshipment home might glut the markets, shut down plants, disemploy labor and disorganize prices. Large amounts of goods were sold in Europe at heavy loss to the Government in order to avoid such reversions. Against the general advantage of receiving goods for nothing, so to speak, must be balanced the losses suffered by particular industries engaged in the production of the same kind of goods.

Artificial transfer of goods from one country to another introduces a certain degree of disorganization in the existing equilibrium between the different commercial units of the country. This disorganization may be slight or extensive, depending on whether the artificial movement of goods is heavy or light, transient or prolonged, and will vary with different goods. Out of theory, no one could venture to predict the outcome in the case of a particular situation except, possibly, on the basis of exhaustive analysis of the intrinsic qualities and quantitative relations of commodities in the country concerned. We lack precedents and one must await the results of experience.

Our Increase in Imports

The United States is a heavy importer of industrial raw materials. We import all our nickel, tin, manganese, saltpeter, rubber, silk, linen, hemp, sisal and jute; we import a large part of our wool, hides, tanning materials and paper—including pulpwood, pulp and paper. Our heavy requirements of industrial raw materials are due to our standard of living and to the continual betterment of the plane of society. These imports may be expected to expand continually, since for the most part we cannot expect these materials to be replaced by domestic substitutes.

This increase in imports during the next decade or two may be expected to be more than the increase in population, because our per capita requirements of raw materials are rising. This predicted increase in imports of industrial raw materials will augment the figure for imports, which may, or may not, be compensated for by an increase in the export of manufactures based on these imports.

The debtor countries control many of the sources of these raw materials. Rubber, tin, nickel, manganese and jute are practically under the control of the economic forces of the British Empire that are centered in London. And these forces have also a considerable voice in the affairs of the producers of saltpeter and vegetal oils. The attention given, in the famous protocol of the League of Nations, to freedom of movement of industrial raw materials is an illustration of the fear of the centralized control of these essential materials that is widespread among the smaller countries that are members of the League.

To some extent our debtor countries possess control over the essential raw materials of the United States. The Department of Commerce has conducted investigations into these circumstances, and the situation has been the subject of several statements by Secretary Hoover. Even if this control is wisely exercised, the fact still remains that control may be used by debtor countries to facilitate their debt payments and to some extent they may influence the commodities through which these payments, are accomplished. It is to the interest of the debtor countries to have us accept as large a volume of these raw materials as possible without infringing on their own requirements, raising the price to their own industries, or reacting on their export of manufactures.

It might be possible, for a time at least, for debtor countries, artificially, to raise the prices of these raw materials and thus facilitate debt payments by the exploitation of the United States. What they most desire to accomplish would be to increase prices to the United States while holding down prices to themselves, thus facilitating the export of their manufactured goods while depressing the export of our manufactured

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goods. The operation of the Stevenson Restriction Act in the marketing of crude rubber illustrates what can be done to the price of a raw material when a definite policy of marketing is carried out by those in control of production. Such a policy has its dangers, political and economic, and these may outweigh the facilitation in debt payments thereby accomplished. There are dangers of reprisals by creditor countries; and increase in price may stimulate retrenchment in demand and the devising of substitutes, as is already apparent in the rubber situation in the United States.

The Stevenson Restriction Act

There is no intrinsic reason why the policy contained in the Stevenson Restriction Act should not be applicable to coffee and other agricultural and forest products—a valorization based on producers' standards instead of demand and supply. It is the misfortune of France that she cannot raise on us the prices of wines! It lies within the power of the British Empire so to regulate and control the marketing of wool as to improve the price. But the natural desire of the producing dominions to do so is opposed by the mother country, because increase in the price of wool tends to depress the export of woolens and worsteds from Great Britain.

Though opinion in debtor countries may be inclined to the view that debtor countries are justified in manipulation of raw materials in order to make debt payments, one wonders whether the same policies would not have been devised in the absence of debt payments. Conceding, for the sake of argument, that the operation of the Stevenson plan of marketing rubber in 1924 carried the British debt payment to the United States for that year, does it not still remain probable that the idea of the Stevenson plan would have been devised and placed into operation in the absence of debt payments just as well as with the occurrence of debt payments? Here, as everywhere in the discussion, one must not ascribe to debt payment the policies and occurrences in manufacture and trade that naturally spring from the acquisitive spirit of competition and nationalism.

Debt payment with raw materials may possibly result in some reduction of our exports. Without debt payments, with increasing imports of raw materials, the increments would naturally be paid for with American manufactures. If, now, debtor countries pay their debts with raw materials, that represents on paper a reduction in the volume of export of our manufactures that would otherwise have been attainable. This is a potential danger to our export trade, but it will be difficult, after debt payments have become a going practice, for anyone to indicate definitely how much export trade has been hit and what the course of export trade would have been in the absence of debt payments.

In 1922, Keynes, reënforcing scholastic, economic opinion with liberal British political doctrine, wrote:

"If . . . the United States exacts payment of the Allied debts, the position will be intolerable. If she persevered to the bitter end, scrapped her export industries and diverted to other uses the capital now employed in them, and if her former European associates decided to meet their obligations at whatever cost to themselves, I do not deny that the final result might be to America's material interest. But the project is utterly chimerical. It will not happen."

We stand before a definite program of debt payments. For ten or fifteen years we expect the payments to be balanced largely by invisible items in the international account. Thenceforth, it seems probable that a shift will develop in our mercantile position in the direction of a relative expansion of imports over exports. The interest on our government loans and the interest on our foreign investments combined will bring us eventually to the situation where our import of goods will exceed our exports, but this may be long deferred. This shift is to be expected in any event as the expression of our foreign investments, the restriction of our agriculture to the domestic basis and the expansion of our use of industrial raw materials not indigenous to our country. The debt payments can only accelerate this transition. And the degree to which the debt payments in themselves may accelerate the transition to our new mercantile position cannot be forecast, but will be worked out in the trial and error of nation-wide experience.

The First Great Problem

In another generation we expect the wealth-producing capacity of society—new resources and more effective use of old resources—to be greatly enlarged over the present, and, in consequence, the present debts of countries will become smaller in contrast. That this outlook will be disrupted for commercial reasons seems improbable. Fears of the disruption of the prospective program of debt payments, if any, rest on political rather than economic grounds.

Next year, under the auspices of the League of Nations, an economic conference is scheduled to be held in Europe, to be devoted presumably to consideration of the balance of trade and the international account of Europe with the world and with the United States.

It is possible that on this occasion some defensive economic coalition of European countries against the United States may be suggested. Recent deliberations at Locarno, assuming that the treaties are ratified by the home governments, indicate that political reconciliations have again become possible in Europe; but a long distance still lies between political reconciliation and economic coalition.

Europe can pay for the last war, if she keeps out of the next war. Without prolonged peace, Europe cannot be reconstructed economically, because both foreign loans and internal efforts depend on peace; and not merely peace, but the assured prospect of security. Peace is the first problem and the great problem. Capacity to pay is the second problem and a smaller one. Our capacity to receive payments is an incidental problem, and stands in the total set-up as a very minor figure. Not only is the problem of capacity to pay much more urgent than any problem of capacity to receive but there is a broad economic philosophy, applicable to all debtor countries, in the statement of Caillaux that "it is more important to France herself to pay the debt than it could be to the United States to receive it."

Editor's Note—This is the second of two articles by Mr. Taylor.

THE FALL OF THE HOUSE OF STINNES

(Continued from Page 7)

who knew the elder Stinnes. Hugo, now twenty-eight, whom he always called Junior, was his favorite. He looked to him to carry on his name and his tradition. Whenever possible, he caused Hugo to be present at his important conferences and he was generally regarded as the vicegerent.

The elder son, Dr. Edmund Stinnes, who is twenty-nine, always had academic leanings. Prior to his father's death, he devoted himself more to scientific pursuit than business occupation. He knew, of course, about his father's request concerning the ultimate control of the family business by his younger brother, and it irked him.

In this wounded pride of Edmund Stinnes you have the core of the dissension which overthrew the business.

Frau Stinnes, widow of the magnate, has never been the conventional German housewife who subordinates herself. She was not only her husband's confidante but was intimately familiar with the details of his ramified undertakings. Whatever may be said of his fiscal methods, Stinnes had one outstanding human quality, which was a strong family pride and devotion. In this his wife fully shared. She was naturally distressed over Edmund's attitude. Animated by the idea for harmony which was the masterful Hugo's last wish, and also one of his great selling assets, she said in substance to the boys:

"Since Edmund is the elder, let him have a chance to prove his mettle. Give him a year to see what he can do."

Hugo consented. In consequence the great business—and by this I mean the Privat Konzern—was divided so far as management was concerned. Edmund, with headquarters in Berlin, took over the industrial properties, while Hugo, installed at Hamburg, was in charge of all the trade and shipping activities. Frau Stinnes, who sat on several of the boards of the companies that her husband owned, remained at Mulheim.

A few of the interests, such as the German Luxembourg Mining and Smelting Company and the Graphic Konzern, which operated the Stinnes bank, printing, newspaper and pulp interests, remained in charge of some of the old subordinates of the founder. Direction, as well as responsibility for financial policy, however, rested with Edmund and Hugo.

Edmund was only human, and it is safe to assume that he felt his father's preference for Hugo keenly. To his intimates he said, "I am going to show that I am as capable as my younger brother and that I am a real son of Hugo Stinnes."

Hugo likewise felt the urge for emulating the achievement associated with the name he bore.

The best comment on the state of mind of these two young men was made to me by one of the leading Berlin bankers who has been conspicuous in the Stinnes liquidation. It was:

"Edmund believed that he was two Hugo Stinneses, and Hugo, Jr., had the same point of view. There was not room in Germany for four Hugo Stinneses."

Once in authority, Edmund proceeded to show what he could do. He not only expanded the concerns under his control right and left, but incorporated new businesses, including a huge automobile-selling concern, a film company, and steel and copper works. Most of the new ventures proved unprofitable.

A Quarrel That Cost a Fortune

Hugo, not to be outdone by his brother's methods, involved the Hamburg firm in speculative overseas transactions, with the result that immense stocks of metals, corn, oil and manufactured products piled up. Frau Stinnes found herself powerless to control the ever-widening scope of the boys' activities. Soon they began to act independently of each other.

Now we reach the beginning of the rift. The introduction of the rentenmark late in 1923, after the final collapse of the paper mark, completely reversed the financial processes of German industry. It was a time for consolidation rather than expansion. Especially was there need for the conservation of liquid assets. This was exactly what the two Stinnes boys did not do, although they came into power just after Germany had turned the financial corner. Obsessed by the idea of emulating their father, and with the discord begot of his favoritism for Hugo constantly increasing, it became a case of overexpansion, with a house divided. The inevitable washing of the soiled family linen in public came about, for the brothers quarreled and aired their grievances.

Hugo went to his mother and said, "There can be no more divided control. Either Edmund or I must go."

The breach widened and Edmund withdrew, taking with him the Aga Motor Company and the Telos Company, which was the automobile selling and distributing agency, as well as the Nordstern Assurance Company, which also had been controlled and directed by his father. Hugo assumed direct charge of the remaining units of the Privat Konzern.

This rupture, which gave the general public its first idea that all was not well with the Stinnes family, was bad enough; but the worst was still to come. The expansion carried on by the two boys had to be financed. The trouble was that this financing had to be done, not under the easy inflation upon which the elder Hugo had erected his colossal structure, but with a mark that had real value and during a growing credit famine.

Early in 1925 it was reported on the stock exchange at Berlin that the Stinnes Konzern was in financial difficulties. From the beginning of the stabilization period it had been living largely on short-term credits, which were generally renewed and, as occasion offered, increased. This procedure applied especially to the Hamburg firm and the numerous offshoots in Germany and abroad. Some of the biggest losses had been registered in overseas trade. Moreover, through a decree of young Hugo, all the affiliated interests in the Konzern were forced to do their purchasing through the Hamburg house, which added to the heavy overhead load that it was carrying.

In February last one of the largest Berlin banks refused further advances on open account at the risk of losing the Stinnes business. It is worth remarking here that a considerable part of the credits obtained by the sons between the stabilization period and shortly before the crash was largely due to the magic of the Stinnes name, which was still potent. It was not until the open quarrel between the boys, and the retirement of Edmund Stinnes on May twenty-seventh, that the banks realized the inadequacy of the heirs to function and began to stand from under.

Faced by a Mountain of Debts

At this point it may be well to have a look at the Stinnes balance sheet, or rather the lack of a balance sheet, as it stood when the crash came. When the elder Stinnes died, his Konzern owed approximately 70,000,000 gold marks. Since the gold mark will be employed henceforth in connection with the liquidation, let me say that it represents roughly twenty-five cents in American money.

The security for this 70,000,000 mark obligation was the Stinnes personal fortune of 350,000,000 gold marks. Furthermore, the senior's commitments were covered by debts recoverable, huge stocks on hand and other assets.

If the boys had been forced to carry this debt alone, the task would have been a simple matter in view of the soundness of the production units of the Konzern and their earning power, and the Stinnes fortune. Instead of watching their financial step and consolidating rather than expanding, they spread out, as I have explained. Had Stinnes lived, it is possible that, like others who by the rapid liquidation of their properties became lenders instead of borrowers, he would have kept on under reduced sail. Unhappily for the Konzern, his strong hand had vanished. The boys piled up a mountain of debts, which by June first made the total obligations of the Konzern approximately 180,000,000 gold marks.

(Continued on Page 84)

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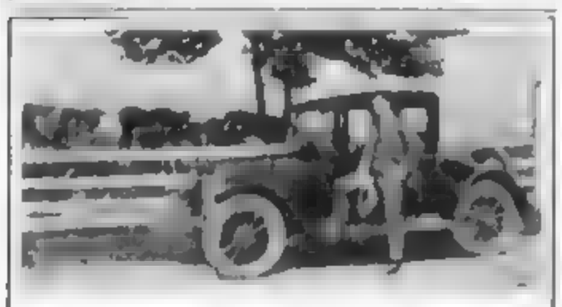

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(Continued from Page 82)

These included 70,000,000 gold marks borrowed in Switzerland, Holland and the United States. In addition they had sold nearly 50,000,000 gold marks' worth of properties, which put a considerable dent into the estate.

With the withdrawal of Edmund and the airing of the family troubles, the crisis developed. Hugo faced the fact that he had short-term credits aggregating 90,000,000 gold marks falling due in June and July, and June was at hand. By this time credit in Germany had almost reached the vanishing point. Hitherto the Konzern had been able to get money on the Stinnes name—this was especially true of the foreign loans—or, as obtained in Germany, on quickly realizable assets. In the late spring, however, the Stinnes foreign trade had shrunk so that quick assets were not available. Hugo had to go to the banks for relief.

From that moment the Konzern was doomed. The day of reckoning for overexpansion—it harked back to the manipulations of the founder of the house—was at hand.

Although the banks knew that the Stinnes Konzern was up against it, they had not comprehended the international extent of its difficulties. It was only when Hugo laid his cards on the table that they learned of the 70,000,000 gold mark debt abroad. At once a meeting of the representatives of the leading Berlin banks was held at the Reichsbank, with Dr. H. Schacht, the president, in the chair, in order to examine the position of the business.

On the following day, June fifth, a communique was issued to the effect that, as a result of the departure of Edmund Stinnes, the Mülheim firm, which was the parent organization, would be reorganized and all the other properties and interests liquidated. Hugo Stinnes, Jr., was to manage the original firm and live at Mülheim. Three friends of the elder Stinnes—Doctor Voegler, of the German Luxembourg Mining and Smelting Company; Doctor Silverberg, director of the Rhine Lignite Company; and Herr Witthoft, chairman of the Commerzbank and head of the Hamburg Chamber of Commerce, were designated to join the board of directors of the Hugo Stinnes Company for Shipping and Overseas Trading of Hamburg and exercise a supervising guardianship.

Why the Banks Stepped In

Hugo Stinnes, Jr., followed this up with a public communication seeking to correct the impression conveyed by the bank communique, and attributing existing troubles solely to the disagreement between his brother and himself. Here was a hint of the old Stinnes obstinacy that had so often defied the powers that be. He declared that it was his intention to restore the liquidity of the firm from its own resources. This optimistic note, in turn, was answered by the Siemens-Rhein-Elbe-Schuckert Union maintaining that there had never been financial dependence between it and the Stinnes firm. This was a blow to Hugo's contention that coördination between all of the Stinnes interests existed.

The fat was now in the fire, and Berlin, and for that matter all Germany, sizzled with sensational rumors about what was believed to be the imminent collapse of the whole Stinnes structure. A general smash was predicted. The influence of all this wild talk was immediately felt on the Bourse, which had been weak for several months. During the week beginning June third the index figure for securities quoted in Berlin fell 11.1 per cent.

The banks now realized that the time for drastic action had come. There were three vital reasons. The first was that if the Stinnes enterprise were permitted to go on the rocks that is, become bankrupt all German finance and industry would be involved and a disastrous panic would ensue.

The second was linked with the political situation. During those animated years when Hugo Stinnes, Sr., was building his massive and many-sided machine out of a depreciated mark, his example had been emulated by various others less capable, who likewise reared inflation structures. They sheltered undertakings without any real equity behind their imposing façades. With stabilization, all these houses of cards fell to the ground and one of the promoters was imprisoned.

These liquidations were made the provocation for a bitter warfare waged by the German Socialists against the Right. Stinnes, whose edifice was built on real assets, had been the sworn foe of the Socialists, and he financed a considerable part of the campaign against Bolshevik penetration. The collapse of his venture was a grand opportunity to execute an attack on the Conservatives.

Relief Measures for the Konzern

The bankers were quick to discern that if the Stinnes Konzern, once in confusion, were permitted to bring about widespread dislocation of confidence and worse, a whole new political upheaval would develop that could seriously jeopardize German credit just at the time when the Dawes Plan was beginning to function and the country was entering upon a new era of commercial order.

The third grew out of the loss of prestige by the banks in their relation to German industry. As you have already seen, their hold, which meant almost complete domination of all Teutonic industrial financing, had been seriously shaken by Hugo Stinnes. They now saw the chance to become reinstated as stewards of big business. Both the Stinnes boys have maintained that the banks were animated by a desire to get even and sacrificed the properties. Their procedure, however, disproves this allegation. A critical situation full of momentous significance for the whole country had arisen, and it was met promptly and unsentimentally.

At the instigation of Doctor Schacht a consortium of twenty-two bankers was formed under the auspices of the Reichsbank to take over and liquidate the Stinnes Konzern. It represented the entire German banking world and showed the extent of the Stinnes financial engagements. Jacob Goldschmidt, managing partner of the Darmstädter and National Bank, one of the four famous D banks, was made chairman. The Darmstädter Bank, I might add, was more involved in Stinnes affairs than any of the others.

Measures for relief were taken without delay. In the case of credits granted by firms of which the Konzern was a regular customer, an extension of six months was granted. The members of the group undertook to meet the other short-term credits maturing at the end of June or July. Funds were also provided for the necessary working capital and the long-term credits were guaranteed. It was especially stipulated, however, that the support was for a period of six months, and that by the end of the year liquidation should have proceeded to the extent that whatever properties remained would be self-sustaining. Doctor Voegler, Doctor Silverberg and Herr Witthoft were kept on as supervisors of the Hamburg firm. They still hold a sort of watching brief for the bankers.

In order to ease the burden borne by the banks before liquidation could be got well under way, the Seehandlung, formerly the Prussian State Bank, granted the banks forming the consortium a credit of 40,000,000 gold marks for six months, half of which became available immediately. As security for all this assistance, the consortium took over all the Stinnes assets. It meant that the vast enterprise which Hugo Stinnes had constructed with his life practically passed out of the hands of his heirs.

The dismantling of the house of Stinnes began immediately. By the time I reached Berlin last September the consortium had realized approximately 80,000,000 gold marks from sales of Stinnes securities and properties. There remained to be sold the string of Stinnes hotels in Berlin, Hamburg, Frankfort, Wiesbaden and Thuringia; the Stinnes ocean fleet of 250,000 tons; his pulp works and an almost endless assortment of smaller enterprises, to say nothing of the stocks of raw and finished material piled up by the Hamburg trading company.

The important fact to be noted here is that the proceeds of sales already made more than take care of the emergency obligations, and that with anything like a fair price for the ships and shipping interests and the production properties still unsold, enough will be realized to pay every dollar of indebtedness. Thus the judgment of Hugo Stinnes as a picker of bargains is vindicated.

On the initiative of the leading banks in the consortium, the commission of more than 1,500,000 gold marks for liquidation and other services has not been paid out of the proceeds. When the liquidation has been definitely concluded early in 1926, the banks will consider to what extent the Stinnes family is able to pay for having been saved from absolute smash. Moreover, the four D banks have renounced any fees in view of the fact that the settlement assumed a national economic character.

The Salvage From the Wreck

At this juncture the question naturally arises: What will be the salvage when the smoke of liquidation clears away? From time to time reports have emanated from Berlin that the Stinnes family would be practically penniless. This is not the case. Thanks to the orderly process of liquidation and the general soundness of the properties involved, there will be a residue for the family sufficient to keep the wolf from the front door. In this consideration another of the many tragic ironies of the debacle presents itself.

Throughout the whole liquidation—and it is well to make the distinction that it was not a bankruptcy in any sense—the banks have maintained the integrity of the Stinnes coal properties, the Rhine shipping fleet which was organized by old Matthias Stinnes, the 50,000 tons of sea colliers and the harbor facilities. They composed the original nest egg of the Hugo Stinnes fortune, for he inherited the so-called Matthias coal mine from his father, who had in turn received it from his parent. These mines and the other allied coal properties, together with the coal shipping, form the nucleus of a new company—the Hugo Stinnes Coal and Shipping Company, which will be the remnant of the one-time vast Privat Konzern. It has a capital of 25,000,000 marks, part of which will be given to the Stinnes family. It means that when the books are balanced they will have not less than 4,000,000 marks, as well as the family residence at Mülheim. The remaining shares have been acquired by the Krupps and the Hibernia iron interests. When I left Berlin early in October it had not been determined whether Hugo Stinnes, Jr., would be actively connected with this concern.

The significance of the liquidation is fivefold. In the first place, its orderly procedure stabilized the whole German industrial and financial situation. Let me repeat that if bankruptcy had taken its abnormal course, widespread economic dislocation would have resulted and German credit throughout the world would have been impaired.

The second outstanding feature is that instead of receiving only from 30 to 40 per cent, which would have been their quota had a smash come, every creditor has received or will receive full payment for his claims.

I have already shown how the constructive winding up of the concern's affairs sterilized any political capitalization by the Socialists and the radicals. This constitutes the third phase.

Fourth is the fact, well worth emphasizing again, that through their prompt intervention the German banks, and especially

the four D institutions, have resumed their prewar position of authority. During inflation they became more and more dependent upon Stinnes and his Konzern, both of which had a tendency to absorb and dominate them. He bent the credit machine to his iron will and harnessed it to his ambition. Now the banks alone regulate credit traffic, which means that they are the real masters of industry.

Finally, the fate of the Stinnes undertaking has proved that its replica can never rise again. Inflation alone made its scope and extent possible. A fiscally stabilized Germany will not tolerate a repetition of Stinnes history.

Turning for a moment to the affairs of Edmund Stinnes, you discover that they have not proceeded as smoothly as the general liquidation of the Konzern. In August he found it impossible to raise 100,000 marks for his weekly pay roll. When the banks persisted in their refusal to advance him funds, he offered shares in the company to his employes in lieu of wages. The Reds in the establishment succeeded in having the proposition turned down. Through outside help he was able to tide over his difficulties temporarily. Unless he receives substantial aid from America, where he went in October, he is likely to lose this property.

Now for close-ups of the principal figures in the mighty liquidation. In Germany, public interest, not unmixed with sympathy, centers about Hugo Stinnes, Jr. Our first meeting was invested with that atmosphere of dramatic contrast which had marked so many of the details of the settlement.

The reason was that I talked with him in the apartment formerly occupied by his father in the Esplanade Hotel in Berlin. Hugo, Sr., bought the hotel to provide a retreat that would enable him to escape the hosts of people who sought to see him at the Adlon, where he formerly resided. The young man sat at the same small flat-topped desk that the parent used.

Once in that chamber, my mind went back to my last visit there. It was in the summer of 1922, and Hugo Stinnes towered at the height of his stewardship of German finance and industry. His name was literally a thing to conjure with. To those rooms he peremptorily summoned the kings of commerce. From the battery of telephones on the desk went forth the edicts that made business history. I recall that he spoke with quiet confidence of immense new undertakings, for the whole world had become his field. He was fifty-two and death and disaster seemed remote things. Now he was gone and the fruits of those years of incessant manipulation were being scattered. A more impressive commentary on the vanity of human wishes could not be imagined.

The Younger Stinnes' Plans

Hugo Stinnes, Jr., showed the terrific strain that he was under, because, with Edmund out of the picture, he bore the brunt of the collapse. His normally pale face was almost ashy, and his eyes were weary. Both in looks and in manner of speech he is strongly reminiscent of his father. Two things stood out in his conversation. One was the regret that the elder's vast dream was shattered and the other a determination to retrieve the family fortunes. The only time that bitterness crept in was when he criticized the methods employed by the banks to liquidate the properties.

After telling me of the existence of the deathbed document executed by his father, giving him control of the Konzern upon his mother's death, and recounting the incidents that led to the quarrel with his brother, he said:

"The world believes that inflation was entirely responsible for the great structure that my father built up. This is not altogether true. He had great foresight and courage, and inflation was an aid to him. He realized that a mark was worthless when other people thought it had value. As the returns from the liquidation show, he had solid assets.

"The tragedy of the liquidation is that instead of calling in only the three principal banks to which we were indebted, Doctor Schacht mobilized practically the whole German banking world. He made a town meeting out of our troubles and the net result was that foreign credits immediately stopped. There was also too much haste in selling the assets.

"It is, of course, impossible for me to say just what will remain after the liquidation has been wound up. I am convinced that some of the original family coal holdings will remain, and it is with these that I will make a new start. The memory of my father's confidence in me will be a great inspiration, and I hope that eventually I shall be worthy of it. I must begin practically at the bottom. Perhaps the trouble was that I started at the top."

An Obsession That Proved Fatal

In the imposing structure that houses the main offices of the Darmstadter and National Bank, I talked with Jacob Goldschmidt, who directed the liquidation. He said:

"Hugo Stinnes, whom I knew well, was the greatest coal merchant in Europe; but coal, fundamentally, was all he knew. Had he stuck to it, he would never have become involved. The troubles that beset his enterprise grew partly out of his genius for speculation. Despite this, he had a horror of debt. Had his sons carried out his last request to keep clear of financial entanglements, I am convinced that the Konzern would have survived stabilization, but on a smaller scale. The financial trust, from which all his undertakings suspended, always lacked adequate working capital and it could not stand the strain that came with the return of the gold mark.

"I consider that the Stinnes liquidation has performed a genuine national and international service for Germany. Had we permitted the Konzern to go to smash, not only would the creditors have received a bare 30 per cent of their claims but German credit throughout the world would have been seriously impaired. The moral of the whole business is that henceforth no similar enterprise will lift its head again."

Doctor Schacht's comments were illuminating. In the throne room of German finance, for such is the distinction of the Reichsbank, he analyzed the debacle succinctly. This is the gist of it:

"Hugo Stinnes made two primary mistakes. One was that he bought too many uncoördinated properties. They were all good, but each had to be separately financed because they did not hang together. The second was that he mixed business with politics, which is always an unholy alliance.

"I am convinced that Stinnes was drawn into his scheme of international trade, which contributed largely to the undoing of his huge project, through his original connection with the Hamburg-American Line. As he sat in the board he learned the details of overseas transport and commerce, so he said to himself, 'I will do likewise and on my own.' As a matter of fact, he entered into competition with the very company of which he was the director. This was one reason why he had to get out.

"Stinnes' obsession was to acquire and to expand, sometimes without rime or reason. This was a comparatively easy matter so long as inflation went on; but ready money was always lacking, and this situation became acute, once depreciation of the mark entered. The whole Stinnes episode proved again the value of concentration in big business."

A post-mortem on the Stinnes ambition leads to a comparison between the German trust maker and his elder American contemporary, John D. Rockefeller, Sr. It is inevitable because of the kindred grasp of details of business organization and magnitude of vision which both possessed, although they were dissimilar in temperament and method

It seems plausible that Stinnes took Rockefeller as a model when, as a young man, he began to develop the grandiose plans he was destined to carry into effect. He was an infant in arms when Rockefeller's measures for oil production and distribution in America took initial and concrete form. Twenty years later the Standard Oil Company became perhaps the world's most efficient commercial organization, and the aspiring young German industrialist must have been aware of what the man behind it was accomplishing. His subsequent efforts to organize German industry on a similar scale, however, reveal a radical difference in outlook and procedure.

Obviously, Stinnes failed to comprehend the primary principle of Rockefeller's system, which was his ability to surround himself with able associates and subordinates, to imbue them with his own ideas of eliminating waste from production and to establish efficiency based on coördinated endeavor. Each stepping-stone in Rockefeller's early career was a new association with some member of the commercial community of that day in whom his instinct detected qualities essential to the successful development of his trust conception.

The triumph therefore of Rockefeller's life is not so much the accumulation of the world's greatest personal estate, or the creation of one of the most perfect commercial machines devised by man, as his ability to lay down the reins of power and prove to the world that the Standard structure could function successfully under the guidance of the men he had selected and made.

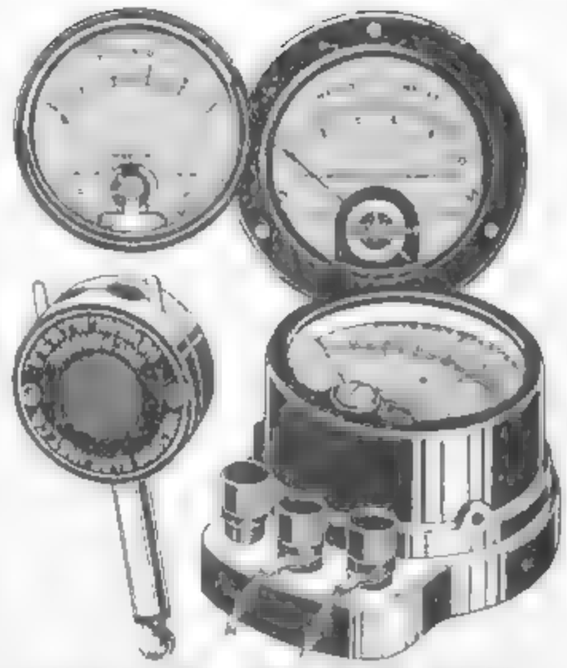
A One-Man Industrial Empire

Stinnes, on the other hand, relied almost wholly on his own personal initiative and trusted only the members of his family. He devised great combinations, but neglected to create great men to control and direct them. He was too busy working out plans of expansion to study the problem of permanency in human affairs, and he did not reckon with fallibility. He attempted too much even for a man of Napoleonic genius. Nothing less than the ultimate control of all German industry through one huge corporation, of which he should be the heart and brain, became his aim. As a well-known German industrialist remarked after his death and the collapse of the Konzern, "The Stinnes failure illustrates the folly of attempting to build an industrial empire around one man."

Minor details in the Stinnes career reveal many other divergences from the Rockefeller practice and ambition. At no time, for example, did the American magnate seek personal political power. Stinnes entered the Reichstag and found in politics the only failure that he registered in his many-sided life. Rockefeller was content to take a single product, new-born in his youth, and make it one of the great basic industries of the world. He stuck to oil. Stinnes ranged over the whole industrial field, and, as you have seen, the multiplicity of interests was his undoing. Summed up, Rockefeller, both in his business and his philanthropies, has been the essence of democracy, while Stinnes was a sort of civilian Junker.

Such is the story of the rise and fall of the house of Stinnes. Its fate emphasizes the truth of the familiar shirt-sleeves-to-shirt-sleeves adage. Old Matthias Stinnes, who was rugged and capable, founded the business line. His sons were mainly nonentities. Then came the third generation dominated by the masterful Hugo, whose boys, in turn, failed to make good on the inheritance. Perhaps their children will revive the glory of the name. Meanwhile the structure, which was the marvel of the age, totters to almost complete collapse.

Editor's Note—This is the second of a series of European articles by Mr Marcosson. The next will be devoted to England.



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THIS IS WELL-BEING

(Continued from Page 17)

rise. They have been rising ever since, not on sentiment, not on the merits of labor's status as a commodity, but from a necessity already identified as industry's own. This is a necessity that appears as soon as you begin to exploit prosperity under a theory of progressive division. As the divisible product increases, the wage fund must rise in order that people shall be able to buy. Power of production and power of consumption must increase together.

After 1896 the example of reducing the cost of manufacture by methods of efficiency and by the greater and more cunning use of mechanical energy spread very fast. Wages per man might rise and yet the labor cost per unit of product might fall at the same time. It was simply a matter of adding tool power to the man. This we did faster and faster because it paid. It paid because from rising wages the buying power of people increased in ratio with the increase of industrial output. The volume of business increased accordingly.

We did not realize what we had done or how far we had got with what we were doing until the war came.

Everybody knows that in 1914 this was a debtor nation, owing large sums in Europe. Everybody knows that we are now the most powerful creditor nation in the world, with loans in foreign countries amounting to $20,000,000,000. But very few of us quite realize what it means or how it happened.

In 1914 no economist living would have admitted it to be possible. Our own bankers could not imagine it. One of the eminent among them advocated in November, 1914, an act of national repudiation. Europe, needing her funds for war, would demand payment all at once, perhaps up to $500,000,000 of gold. She would flood the New York Stock Exchange with American stocks and bonds and demand gold for them—and we should be ruined. He was quite right about what would happen and quite wrong about the consequences. Europe did demand all at once what we owed her. She did flood the New York Stock Exchange with American stocks and bonds. But we were not ruined. We paid out of hand. We bailed her out of her stocks and bonds and hardly felt it. Then we began to lend. And ten years later, notwithstanding the cost of our own participation in the war, we had $15,000,000,000 of loans in foreign countries where in 1914 we had none.

Sailing an Uncharted Sea

Now the reason why every economist in 1914 would have said this was utterly impossible was simply that no people could be expected to find capital at that rate. The laws of capital were supposed to be known. The only examples of creditor countries then existing were countries that had saved capital by slow and painful self-denial, had put it into foreign loans and had reinvested in foreign countries the profits and income from such loans over a long term of years.

But mark you this: The $20,000,000,000 we have loaned abroad in ten years were not saved. They were made. What we loaned was production—not savings, not money, not the slowly built up profit and income from foreign investments. There has been neither profit nor income to speak of. It is all too new.

What everyone underestimated was the immensity of our power of production. This power is merely and wonderfully the externalized aspect of an idea—the idea of exploiting prosperity from the ground level.

And now with a prosperity that is unique in both kind and degree, we are running free, a fair wind astern and the sun in our eyes. The direction we have. We do not know the sea. It has never been sailed before. There is no chart.

The elder navigators, sweeping the horizon with old glasses, see omens of danger and keep pointing them out. They see what they think is excess spending in every direction. They see installment selling become an organized commercial practice on a very large scale, and think this means that business, obsessed with volume, volume, volume, is using up the buying power of the future. What comes after that? They see what never before has failed to be a sinister weather sign—namely, speculation in real estate becoming a national ecstasy.

And they find aboard ship a state of mind they dread. Nobody is afraid. The younger navigators certainly have no awe or superstition toward matters of experience. They say that many things people formerly feared were mythical, nonexistent outside of the mind; we shall sail straight through them. They say the old economics are as old as astrology. People were not made to exemplify economic law, as the theorists seemed to suppose; besides, in the light of new powers and new understanding the first dogmas of the textbooks must be greatly modified, even the law of supply and demand.

When Too Little is Spent

There are new measures of spending, new ways of saving. So long as people are producing a great surplus of things, and have the power to increase that surplus, it is absurd to say they spend too much. There is only the danger—a temporary danger—that they will spend not enough for the right things.

It is bewildering. There are here two kinds of truth. There is the truth of experience and there is the truth of vision. What limits the truth of experience is the fact revealed to vision that we are in a new time. Business has entered a dimension hitherto unknown. Everything in this dimension is a little strange. All the old laws exist; all that was true before is true still, and yet qualified by other laws, other facts, original relations, somewhat as the discoveries of Einstein leave the Newtonian law of gravitation still standing for all that it ever did stand for, which is less than it was supposed to stand for. The law itself has not changed; knowledge has so increased that its limitations may be defined. So with certain so called economic laws.

There was a law of capital, very rigid. It worked when it did work perfectly, and when it seemed to fail the explanation was that it worked unawares—invisibly, or while you were not looking. Its first principle was a distinction between liquid and fixed capital.

Liquid capital was your working fund, your till money; it was with liquid capital you bought the raw materials for your machines and paid wages. You could not use it to build and equip a factory. For that you required fixed or fixable capital. And capital proper to be used for fixed purposes had to be saved. The rate at which it was saved, or the amount that at a given time stood saved, was the limit beyond which people could not safely go in building railroads, industrial plants, houses and other permanent things.

There was a way of measuring the amount of such capital saved up in the bank reservoirs; and the experts were continually reading the gauge aloud, saying, "The mark is high and it is now safe to have a little boom in building," or "The mark is low and the boom must stop. We have been building new things too fast and we have used up all the capital available for such uses." If the boom did not stop at this warning from the walls, as it seldom did, then in a little while it smashed up suddenly and the experts took their mind off the gauge for long enough to read the world a lecture on the folly of thinking prosperity was unlimited.

There was truth in all this. It was a factor of time that made the difference. The calculation was that in business you turned your working capital over in three months, six months, certainly once a year. That is, you bought your raw materials, added thereto the value of manufacture, sold the goods and got your money back, plus the profit, all within twelve months. So it would keep revolving. But money spent for a new plant would have a much slower cycle. It might take you fifteen or twenty years to get that back.

The difference therefore simply was that where liquid capital had a cycle of not more than a year, fixed capital had a cycle that might be a quarter of a century. For that reason capital for fixed purposes had to come from investors wishing to put their money out at interest for long periods without asking for it back. Commercial banks loaned you liquid capital for short periods of ninety days, six months, a year. It was proper to borrow money on your note for a year to buy raw materials, since within a year you worked up the raw materials, sold the product, got your money back and paid off your loan at the bank; it was not proper to borrow money on your note for a year to build an extension of your works, since you could not pay that back in one year, nor in two or three, maybe not in ten.

Well, but suppose you could. Suppose you could build an extension of your works, equip it, bring it into production, sell the product and get the money coming back to you, plus the profit, all within a year. Would it be proper in that case to build with liquid capital?

Roughly, what is supposed is what has happened. Once the law of distinction between fixed and liquid capital had been formulated and accepted, it never changed. But the time factor on which it was based did change. As methods of building improved, as the increasing use of mechanical automatons accelerated the human effort, the time required to build and equip a factory and bring it into profitable production became less and less. Where once it might have been five or six years, it became two years, one year; under stress of war time, three or four months. And exactly in proportion as the time factor was foreshortened, the distinction in principle between fixed and liquid capital became less important. It is very much less important now than it was ten years ago, and almost immaterial as compared with what it was thirty years ago.

Prosperity Makes Its Capital

This is what gives meaning to the assertion that prosperity more and more makes its own capital as it needs it. Less and less does it have to wait for capital to be saved in the common reservoirs, to the scandal of the gauge-reading experts. The largest motor-car industry in the world never borrowed any capital at all; it made its capital as it went along, found it out of earnings, and probably was never aware of any distinction between the liquid and fixed aspects of it.

Then the law of supply and demand. What has happened there is even more interesting, perhaps because it is somewhat easier to get hold of. What every orthodox textbook taught was that the price of a thing was determined by a law of supply and demand. That was true, and is still true, though not in the sense in which it was once understood.

Formerly the notion of business as to demand was a notion of placer mining. Its idea of supply was monopoly. The object was profit in high ratio—not volume—and it knew no other way of regarding these things. Demand existed to be exploited. You charged it all it would stand. Therefore, given control of supply, the price of a thing was the utmost a buyer would pay for it.

Now what develops? The highest idea of modern business as to demand is an idea of quartz mining, or scientific milling on a large continuous scale. Its idea of supply is to increase it just as fast as the demand can be extended. The incentive is profit still, but the object is volume. And in this plan what determines the price of a thing is primarily the cost of production. As you reduce the cost you reduce the price in order to extend the demand.

Owner vs. Trustee Management

The development of this new attitude on the part of business is most conspicuous in the case of corporations the stock ownership of which has become so widely diffused that owner management has been replaced by trustee management. That is not to say it may not be also a personal attitude. It sometimes is. The rule, however, is that trustee management goes much further with it. Many of the great industries now are represented by corporations managed as institutions by men whose proprietary interest is nominal. They are not intent upon large profits in the old private sense, not as owner management is likely to be. What is expected of them by their tens of thousands of stockholders is that they shall show a fair investment return upon the capital; and beyond making for his stockholders this fair return, the trustee manager is free to fix his mind upon the great modern principle, which is scientific production.

Among industries so managed you will find now some of the finest research laboratories in the world, where the scientific mind goes far beyond the immediate problems to be solved and explores the nature of matter in the abstract.

The practical results are often unexpected. Recently in such a laboratory an X-ray machine was needed and one was brought from outside. The men had never particularly noticed that kind of machine before. It was the best they could find—the best there was—but they were all the more astonished at its unnecessary size, its awkwardness, the possibilities of danger in it. So they turned their minds to it, having the leisure; and for no need of their own, but purely from scientific interest, they evolved in time a small, compact, foolproof machine that had the merit besides of being much more efficient. The cost of doing this was perhaps $500,000, and no profit will come of it. At least, none is expected. The market for such things is limited. There is modern industry at its best.

Owner management began long ago to pass in railroads. No one nowadays is astonished to hear that the head of a large railroad system has retired at the age limit with no great private fortune; not rich, in fact, only comfortable. Formerly it was expected that a man retired from the top of the railroad field either very rich or bankrupt. Railroads became too vast as capital formations to be closely owned; they required the running together of the capital of thousands, and thousands of owners cannot manage. They must leave it to trustees. And that now is taking place with industry. In some industries trustee management and owner management exist side by side. One is coming, the other is passing. The limitations of owner management are definite.

Prof. William Z. Ripley has been looking in another direction. He spoke recently—New York Times, October 29, 1925—of "the alarming divorce of the ownership of property, represented by securities emitted by corporations or trustees, from any direct accountability whatever for its prudent and efficient management." The result, he said, "is the assumption of an irresponsible control by intermediaries—most commonly bankers so-called—in place of the former responsible direction, which, theoretically at least, rested upon the shoulders of the actual owners."

He was thinking, it is clear, of the recent financial vogue for converting a type of

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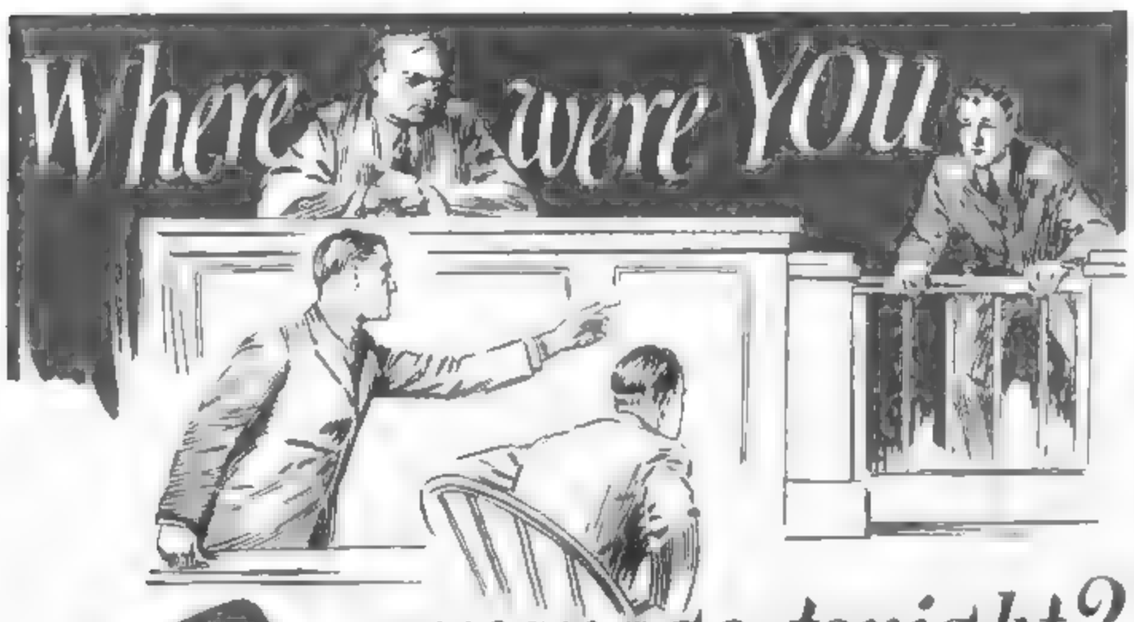

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(Continued from Page 86)

close corporation, owned and managed by a few stockholders, into that kind of open corporation the shares of which are distributed through Wall Street to remote individual investors; also of a specific matter, namely, the practice of bankers more than ever before to sell voiceless shares to the public—that is to say, stock with no voting power. These are separate matters. The voiceless share is the investor's problem. He may take it or leave it, as his wisdom is. Generally the shareholder who receives his dividend regularly never speaks—never votes his stock save by formal proxy. As to the diffusion of ownership in principle, that cannot be avoided. It is inevitable with industry as it was with the railroads, and for the same reason.

The perils of banker management have been much considered. For the most part they are temporary. The banker's function in these transactions is first to buy ownership from the few and then to distribute it widely, taking for himself a profit of course. There occurs naturally a period of banker management—or, more properly, banker control. Yet once he has distributed the ownership, as he must do to get his profit, he will naturally pass on to something else, since that is his business; and then the management passes to trained experts who represent the owners, and not the owners alone, but also industry, the human organization within the industry, and the public.

The line of evolution is established. Many great corporations that only a few years ago were in Wall Street, owned or controlled there, have definitely assumed the institutional character; and one of the most important facts about them is their independence of banker influence. They have enormous free resources of their own, and when they need more capital they get it direct from their stockholders.

Keeping the Lid on a Boom

Along with the change that has been defined in the attitude of business toward demand there appears a new quality of intelligence. Speculation begins to be repressed. The uncontrollable boom is dreaded, for its after evils are well known. Formerly it was otherwise. Speculation was a siren to be solicited. The boom was a wild harvest. The cycle from an ecstasy of high profits to the agonies of panic and gloom was supposed to be established in the natural order of things. There came to be many profound theories of cycles. More than one eminent economist subscribed to the fantastic notion that they were caused by sun spots; and there came also to be the profession of economic soothsayer—one who could predict when a boom would break or when a period of depression would end; there the beginning of another cycle. And the causes all the time were in human absurdity.

Business now has a very different conception of its own interests and welfare. What it wants most of all is continuous production, continuous distribution, without cycles, at prices to cover the cost of manufacture and leave a fair margin over for the wage of capital. Profit is in the volume of business transacted at this fair wage of capital. You increase the profit not by raising the wage—that is to say, prices—but by increasing production—the volume. Thus the common sense of business may set itself against a rise in prices, even when prices could be very easily advanced, because to advance them would tend to limit the demand, or, again, the volume. This actually happens.

For a specific instance one may take the example of the producers of building materials—the lumbermen, the brick and cement people, *et al.* Two years ago they saw all the signs of a building boom. The demand for materials was likely to exceed the supply; and if it did, what would happen? Prices would rise in a spectacular manner; there would be high profits for a little while, then collapse and prostration—a cycle in fact. So they went in a body to Washington to talk with Hoover.

"We don't want that kind of boom," they said. "We want to keep the lid on. But we don't know how to keep it from flying off. The thing will soon be out of control."

Thereupon the Secretary of Commerce issued a public statement, setting forth the facts. The material people could produce all the materials that were likely to be needed for home building, with some over; but if all kinds of other building, such as industrial construction and municipal works, should increase at the same time in a parallel manner, as it probably would of its own accord, then there would not be enough to go around, competitive bidding would cause prices to go unreasonably high and there would be in the end a smash-up. Therefore he urged a kind of priority. Let home building proceed, for that was of first importance. Let industry as far as possible postpone projects of new construction, or limit them, until the high demand of the home builders had been satisfied. And above all, let public works wait, especially monuments of municipal aggrandizement; let all that kind of construction stand as a reserve demand for materials and labor against the time of lull and slack.

The Magic of Credit

What has been the result? The greatest building program in the history of the country has been carried on for two years with no runaway market in building materials. The initiative, you will note, came from the producers themselves.

Generally the purely speculative motive is coming to discredit, even on the stock and grain exchanges, where the rules against gambling are increasingly strict. Once the gambling element in exchange transactions was so important that the true function of these institutions, which is to merchandise commodities and securities, became much obscured, almost at times to be forgotten. The real-estate people seem now the most behindhand. They are only beginning to see that an orderly, conservative handling of the changes naturally taking place in ground values is much better for them than fevers and booms. They have still a long way to go.

All this bears definitely on the matter of credit. Perhaps the most debated new aspect of credit among us is the practice of installment selling. What it means is that the magic of credit, like the benefit of things, is pressing downward through the social structure. It becomes available to everyone. We no longer think of credit as magic. Yet in a state of society not long past a way to obtain a thing first and pay for it afterward—pay for it out of the fruits that come from the use of it—could not have been imagined.

In Bagehot's brilliant economic essays you will find some thoughts on what he rightly perceived to be the most dramatic and tragic change that had ever occurred in the history of business. That was the fall of the fine merchant princes after the invention of credit banking. Traders working with credit beat the merchant princes, who worked only with their own capital, and rapidly destroyed them. Such a thing as a large business transacted without the aid of credit now is unknown—at least, it is so in the Western part of the world. The credit traders who borrowed liquid capital at low rates of interest from the bank not only were able to outtrade the old merchants by reason of finding it possible to do business at a lower margin of profit; they actually made more money out of it. Volume did it. They enormously extended trade because they transacted it on a cheaper basis. If they did ten times as much business at half the margin of profit, they made five times as much money as the merchant princes who could not extend their trade beyond the limits of their own capital, who knew not the use of credit, would not learn it, and scorned the rabble of credit traders until in ruined grandeur they had perished.

We have still a great deal to learn about the nature of credit. Everything we learn tends to widen the limits of its use. Formerly the economic mentality of the whole world labored under the tyranny of the idea that the amount of credit was fixed. By what was it fixed? By the gold reserve—by the accidental size of a lump of gold that for a whole nation might not be large enough to fill a small room—by the rate at which gold was discovered in the earth's crust and extracted.

That idea now is absurd. It was not always so. It was once a very necessary idea, because men had not learned how to use and dispense credit rationally, how to restrain themselves and one another in the struggle to obtain and use it for speculative purposes. Therefore they were obliged to limit it in some arbitrary manner. This they did by relating it rigidly to the gold supply; the gold supply was limited by the natural fact of its scarcity.

Now we begin to understand that what is to be limited is not the use of credit, but the abuse of it. And this limit must be imposed by intelligence. The more credit that can be properly used, the better; the more it is used rightly, the more there is of it. There is no fixed quantity. That is indeterminate, variable, increasable at will, and is related to people's power of production.

If all our gold and silver should happen to be lost in the sea, we should be poorer only to the art and industrial value of the metal itself. We should go on producing wealth as before, and credit would continue to exist as before. It is only necessary that credit, whatever its technical form, shall not be permitted to increase faster than it is needed to move the production and distribution of actual wealth in commodities and things.

What Installment Selling Means

As you repress gambling, speculation and booms, which are the ogres that inflate and devour credit, it becomes possible to extend its aids and benefits downward—down to the last person of character who has the enterprise to borrow a talent from the aggregate fund, employ it properly, multiply it and at length return it with a modicum of interest.

That, in principle, is what installment selling means. Certainly it may be abused; certainly it may be carried too far by one impulse. We speak only of its true significance. First, business learned how to use credit, and that took a long time. Then agriculture began to learn, and as it learned, the amount of credit at its command very rapidly increased. Now the same intelligence is working down, and with a corresponding result.

The growth of the nation's credit fund is the story from another point of view.

In 1896 there were 9457 banks of all kinds; there are now 29,350. Then one bank to each 7500 of the population; now one to each 3800.

In 1896 the total of all bank loans was $4,250,000,000; it is now $31,500,000,000. Then $60 per capita; now $281 per capita.

The total amount of cash in all banks is three and a half times what it was thirty years ago; the total of all loans is seven and a half times what it was in 1896.

Note that the aggregate of loans—the volume of credit—has increased more than twice as fast as cash.

No other people in the world use credit as we use it. There is no longer an air of priestcraft about banking. It has become a common-folk practice. The bank is an instrument of the community or of a group of people having like interests. A few years ago labor began to set up banks of its own. Less than five years ago the Brotherhood of Locomotive Engineers opened a bank in Cleveland with assets of $630,000. It now has banks in Boston, New York, Philadelphia, Birmingham, Portland, Tacoma, Seattle and Minneapolis, with assets above $150,000,000.

Labor's Stand on Production

An innovation of thought on the part of American labor toward the meaning of production is of final importance. In Europe, and here also, it is the folly of radical labor to strike at production, either, as in England, to limit each worker's effort under the delusion that this will make more jobs, or, there and elsewhere, with intent to wreck production and thereby destroy capitalism. Here the seeds of that infatuation may sprout; the plant withers.

Capitalism is not a thing. It is a method, and American labor now identifies itself with the method. Whatever else happens, production must increase in order first that there shall be more to divide. The terms of division are another problem, to be dealt with separately.

At its last annual convention the American Federation of Labor unanimously embraced a production theory of wages: Shorter hours and higher wages in proportion as production increases from higher efficiency and the further use of mechanical energy.

"We hold," said labor there, "that the best interests of the wage earners, as well as the whole social group, are served by increasing production in quality as well as quantity, by high-wage standards which assure sustained purchasing power to the workers and therefore higher national standards for the environment in which they live and the means to enjoy cultured opportunities. . . . To this end we recommend coöperation in the study of waste in production, which the assay of the Federated American Engineering Societies covering important industries has shown to be 50 per cent attributable to management and only 25 per cent attributable to labor, with 25 per cent attributable to other sources."

William Green, president of the American Federation of Labor, said of this action:

"It places the American labor movement in a most advanced position on labor

The Nevada Side of Lake Tahoe

Locate the Cause!

The Beloved Quack

You know them—the men and women who say, "Just try this for your indigestion. It always helps me." Not content with "doctoring" themselves for a chronic complaint, they venture advice concerning the possibly serious ailments of others.

"HOW do you feel?"—Too often your answer is, "Not very well. I am troubled with indigestion."

Your answer is given in perfect good faith, but are you certain it is correct? Physicians tell us that half their patients who believe they are suffering from indigestion have some serious organic disturbance. When you say you are troubled with indigestion you have given the usual name for a condition of wretched discomfort—and you may not even suspect the real difficulty.

That miserable feeling called indigestion is not a disease. It is a warning that something has gone wrong in some part of the body. The trouble may not be in the stomach at all. It may be in the intestinal tract, or the gall bladder, the kidneys, the liver, the pancreas, or the appendix. It may be in the nervous system or the heart. Or it may be that faulty habits of eating or emotional disturbances have brought about disordered bodily conditions which masquerade as indigestion.

These attacks of pain, nausea or discomfort are Nature's warning to look for the real trouble. What folly to soothe a symptom and leave the cause untouched.

Indigestion may be the shadow of some real, hidden difficulty which should be located. Because it is not thoroughly understood, men and women sometimes treat it lightly—they are almost ashamed to admit having so slight an ailment. *So slight!*—It may be the early warning of a serious disease. *So slight!*—They take their favorite remedy or some "cure" passed along by a friend. *So slight!*—yet by merely dulling pain, not correcting the cause, they may be cutting many years from their lives.

If you suffer from pains after meals you may have an ulcer of the stomach. A violent, stabbing pain which recurs at intervals may mean gall-stones or a diseased appendix.

When you are in sound health you should be able to digest, without distress, nearly every kind of good food. It is only when something has gone wrong in your body that special diet is necessary.

Remember that the nutritive parts of steak, chops, vegetables and all other foods must be taken into your blood before they can be of service to you.

Eat regularly and never hurry your eating. Chew your food thoroughly so that both in your mouth and in your stomach the digestive fluids can act easily upon it. If you have only fifteen minutes' time, you will get far more real benefit from eating fifteen minutes' worth than from trying to crowd an hour's meal into the stomach in a quarter of an hour.

If you are subject to indigestion, see a doctor. It may be a temporary disturbance, easily corrected, or it may be serious organic disease. Find out!

Practicing physicians tell us that the majority of visits to their offices are made by persons suffering from so-called indigestion.

When we look at the mortality records and see that heart disease takes more lives than any other cause of death—that the death rate from appendicitis has not diminished in the past ten years—that cancer and gall bladder troubles are claiming thousands of victims every year—

—and when we think that many of the victims of these diseases neglected the early warnings which seemed to be indigestion—

—then we realize the necessity for paying attention to the message which Nature is sending.

One common cause of indigestion is badly cooked food. If to you are left the choice and preparation of nourishing, easily digested food, you will find the Metropolitan Cook Book a tremendous help. Send for a copy. It will be mailed free.

HALEY FISKE, President.

Published by

METROPOLITAN LIFE INSURANCE COMPANY
NEW YORK

Biggest in the World, More Assets, More Policyholders, More Insurance in force, More new Insurance each year

Farmers

Who need no R. F. D. address

QUESTIONNAIRES were sent to all *Country Gentleman* subscribers whose names began with A or B, in towns of 2,500, or less, who did *not* have R. F. D. on their address.

Actual investigation developed that *53% of these subscribers live on R.F.D. routes, but are so well known that they need no address beyond that of their local post office.*

The standing and importance of these *Country Gentleman* subscribers are further shown by the size of the farms they own—5% being of more than 1000 acres, 13% of more than 500 acres, 39% of more than 175 acres, and 64% of more than 100 acres. And 82% of these subscribers actually *manage* these farms themselves.

The Country Gentleman

THE CURTIS PUBLISHING COMPANY
INDEPENDENCE SQUARE, PHILADELPHIA, PENNSYLVANIA

Publishers of
The Country Gentleman, The Saturday Evening Post
and *The Ladies' Home Journal*

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theories. It may be regarded as the enunciation of a new idea. It is a position far in advance of any we have taken before. We are at the threshold of a great industrial era. We are in the infancy of superpower. A new condition is before us and we must meet it. This is our way of meeting it."

Certainly we have the direction. As we pursue it the horizon scatters.

Every fact in the series related belongs to a new dimension. The limits hitherto set to progress in human prosperity were limitations of the mind—limitations of vision, of understanding, of social conduct.

Demand is unlimited, as far as we know. If you can imagine a quantity of things sufficient to sate all wants, then the desire for quality begins, and of that there is no end. Capital and credit are coextensible with the power of production; the power of production is unlimited.

It is necessary only that everything shall increase in rhythm, according to its value and importance. This now becomes the supreme economic study—how to keep rhythm, a state of tension through the whole range of our complex activities.

Overproduction and Its Cure

Overproduction, a disease peculiar to the youth time of prosperity, and hitherto treated by cupping or bleeding—that is, by shutting the factories, turning off labor and waiting for demand to recover by its own strength, as miraculously it always does is merely failure to keep the tension. Formerly the diagnosis was that people had been spending too much and suddenly they have had to stop. But it is only that they have not been spending enough for the right things. The difference is not subtle. It is fundamental.

There now evolves in the economic body a kind of intelligence somewhat like the allwise gland, or whatever it is in the human organism that controls the multiplication of cells and the growth of tissue, so that what is needed for purposes of repair and renewal is supplied to only the necessary point and what is needed for extension is provided in symmetrical proportions. Otherwise legs and arms might grow to different lengths. The governing principle must have exact and previous information of the needs of the organism, in detail, as a whole and for any emergency.

The Science of Prosperity

Business at length discovers that it is not a wonderful anarchy of discrete parts. It is ultimately all as one thing, subject to a common law of proportion. One part may not flourish selfishly at the expense of any other part. Hence the practice, now developing very fast, of gathering, digesting, exchanging and publishing data of economic conditions—data of mechanical capacity, of current production, of stocks on hand, of the state of employment, of the health of demand.

For example, if our surplus capital is seen to be running very fast into land and stock-exchange speculation, into foreign loans, into more industrial equipment when there is already enough of that for the time being and the productive power of that which exists may be further increased by method, pursuing in these directions a fantasy of immediate profit rather than a thought of finer living—that is a sign we are not spending enough for better homes and maybe for public works of permanent economic value.

That sign is present. But we see it consciously. And when we have learned, upon seeing it, to control and redirect the unrhythmed currents of expenditure we shall begin to know the science of prosperity. After that it becomes an art.

Editor's Note—This is the second of two articles by Mr. Garrett.

THE SATURDAY EVENING POST

(More Than Two Million Four Hundred Thousand Weekly)

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A REQUEST FOR CHANGE OF ADDRESS must reach us at least thirty days before the date of issue with which it is to take effect. Duplicate copies cannot be sent to replace those undelivered through failure to send such advance notice. With your new address be sure also to send us the old one, inclosing if possible your address label from a recent copy.

Here is a situation that only direct advertising can help

A MANUFACTURER of a reproducing piano has less than a hundred thousand of his pianos in use in this country.

Every month new pieces are recorded for playing, and these special piano rolls, of great interest to every owner of one of his pianos, must be announced and described if they are to be sold.

The piano owners are spotted all over the country in large cities and small. General space advertising addressed to these people would be too costly. Yet their names are known.

Monthly bulletins, well printed and suitably illustrated, containing lists of the new recordings and other subjects of interest to the musically inclined, are sent by mail to each owner. Bulletins, letters, new catalogs and other direct advertising material can be planned on the basis of the actual number of owners to be reached.

A somewhat similar situation has existed for some years with a manufacturer of an electrical household device suitable only for large residences.

Department stores and other large stores have found direct advertising irreplaceable for keeping certain classes of their trade advised as to phases and developments of their store service—things that, while important to a few, have little interest to the bulk of their customers.

The things that you get in the mail—the advertising things—cannot all be as interesting to you as personal letters from relatives, friends, and customers. But they contain the news of the part that business is playing in the worlds of fashion, invention, amusement, comfort, luxury, science, and culture. And they are for the most part the best way that merchants and manufacturers have found to keep their customers and prospective customers informed on these matters.

To merchants, manufacturers, and buyers of printing

When you employ a printer to help you secure more business, it is well to have some knowledge of how that printing will be used.

"Selling with the help of Direct Advertising" (No. 2) is the second book of this title issued by S. D. Warren Company, and one of a series offered to business men to help them do better direct advertising. Copies may be obtained without cost from any paper merchant who sells Warren's Standard Printing Papers, or by writing direct to us.

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101 Milk St., Boston, Mass.

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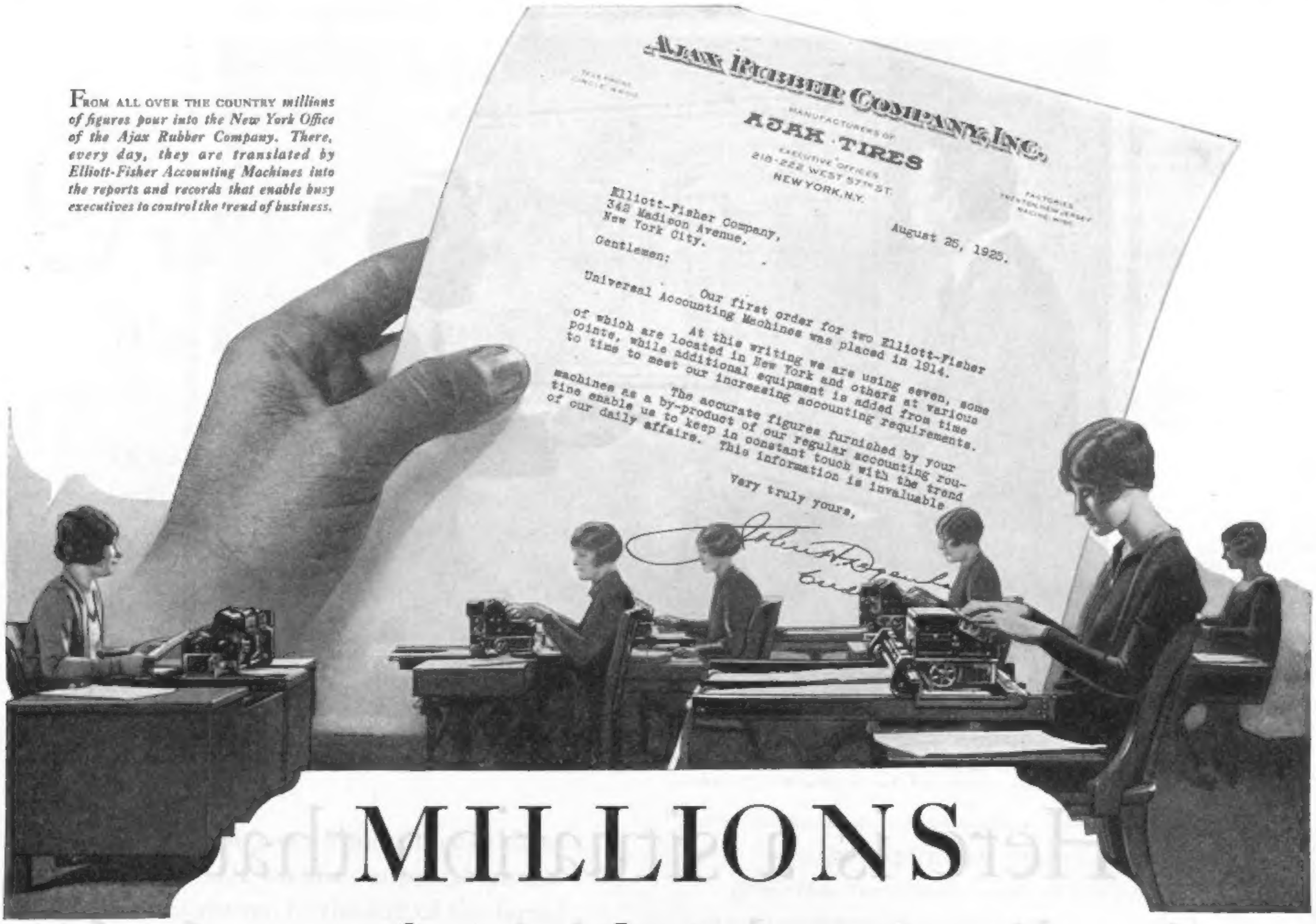
STANDARD PRINTING PAPERS

Warren's Standard Printing Papers are tested for qualities required in printing, folding, and binding

better paper
better printing

FROM ALL OVER THE COUNTRY *millions of figures pour into the New York Office of the Ajax Rubber Company. There, every day, they are translated by Elliott-Fisher Accounting Machines into the reports and records that enable busy executives to control the trend of business.*


AJAX RUBBER COMPANY, INC.
MANUFACTURERS OF
AJAX TIRES
EXECUTIVE OFFICES
218-222 WEST 57TH ST.
NEW YORK, N.Y.
FACTORIES
Elliott-Fisher Company,
342 Madison Avenue,
New York City.
August 26, 1925.
Gentlemen:
Our first order for two Elliott-Fisher Universal Accounting Machines was placed in 1914.
At this writing we are using seven, some of which are located in New York and others at various points, while additional equipment is added from time to time to meet our increasing accounting requirements.
The accurate figures furnished by your machines as a by-product of our regular accounting routine enable us to keep in constant touch with the trend of our daily affairs. This information is invaluable
Very truly yours,

MILLIONS

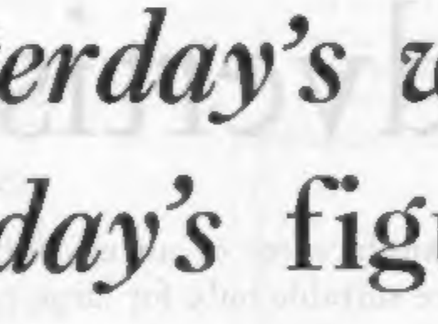
of yesterday's worries become today's figure facts!

YOU can have daily all the vital figure facts of your business with the same accuracy that this great manufacturer secures.

"The accurate figures furnished by your machines," writes the Ajax Rubber Company, "enable us to keep in constant touch with the trend of our daily affairs. This information is invaluable."

You need not worry and wonder about yesterday's business. Pour all of yesterday's worries into the speedy and efficient mechanical brain of the Elliott-Fisher Accounting Machine. Out comes the complete daily record of figure facts that gives you control of your business.

Notice that word "daily." You see it in the letter above. You can see it in letters written by thousands of Elliott-Fisher users all over the world. Elliott-Fisher records are prompt. They are made available every day—and the reason is the Flat Writing-Surface.



Shown above is the Flat Writing-Surface of Elliott-Fisher, which enables it to write any shape or size of record, singly or all at one operation. It writes, adds, subtracts, computes vertical totals and cross-balances. Everything that pen or pencil can do, faster and with absolute accuracy.

The Flat Writing-Surface makes possible Elliott-Fisher's exceptional speed. It saves time and enables you to get your reports every day. Your reports will be positive and accurate, for the star clear control key of the Elliott-Fisher will not permit an incorrect total. The Flat Writing-Surface makes the Elliott-Fisher adaptable to any business. It will do for you what it does for the Ajax Rubber Company and thousands of other users.

It will furnish you daily with accurate reports and records that give you control of your business. Instant knowledge of position through Elliott-Fisher Accounting Machines is the key to business control. Elliott-Fisher Company, 342 Madison Avenue, New York, N. Y. Branches in all principal cities.

Service and Supplies are second only in importance to machines. You can depend absolutely on E-F Service and EFCO Supplies.

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Principal uses of Bon Ami—
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Brass, Copper, Tin and Nickel Ware
Bathtubs
Aluminum Ware
White Woodwork
Glass Baking Dishes
Windows
Mirrors
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White Shoes
The Hands
Congoleum
Fine Kitchen Utensils

Bon Ami —*for light colored painted woodwork*

Watch the smudgy coat of obstinate fingermarks and clinging dust loosen and disappear when Bon Ami gets at them.

Magic! you'll say when you try it. Just a shake of the soft, fluffy powder or a dab of the cake on a damp cloth! A few rubs and the job's done.

Bon Ami is made in two forms, Cake and Powder, for the housewife's convenience. They have exactly the same ingredients. It's economy to keep both on hand all the time.

You'll find dozens of uses in your house for these "partners in cleanliness." See the list above.

THE BON AMI COMPANY, NEW YORK

Cake or Powder
whichever you prefer

Merry Christmas and a *Healthy* New Year

Don't forget to get your Christmas Oranges to-day

from California